



# Credit Union Index

AN ANALYSIS OF KANSAS AND MISSOURI CREDIT UNIONS





The Credit Union Index is published by the Kansas office of Moss Adams. For more information on the data presented in this report, contact **Heidi Berenbrok, Director, at (303)-294-7778.**

## Kansas

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**KANSAS CITY**  
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Suite 220  
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**(913) 599-3236**

## ASSET SIZE DEFINITION

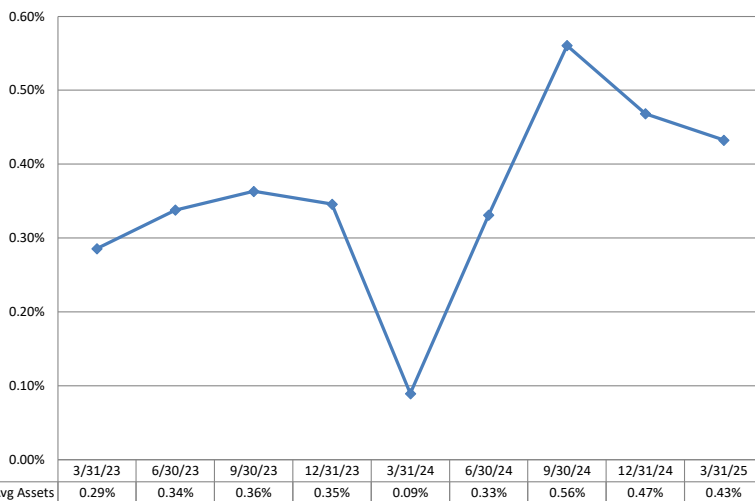
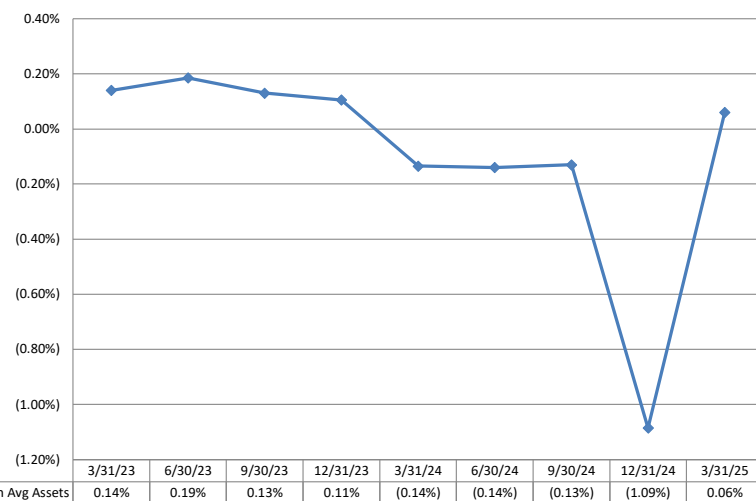
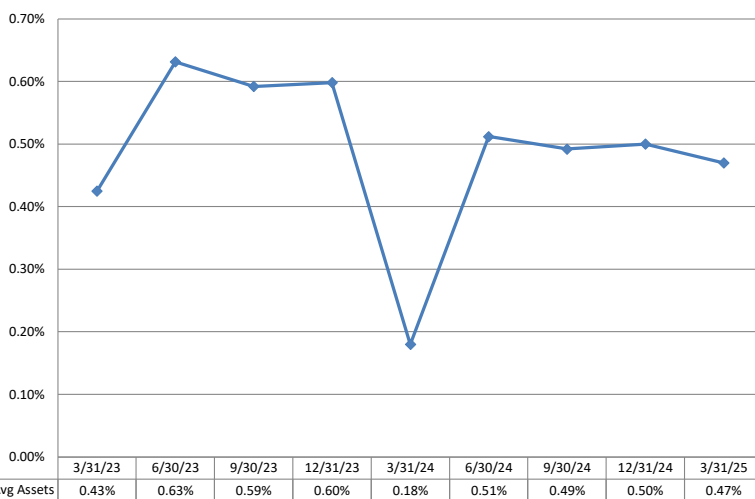
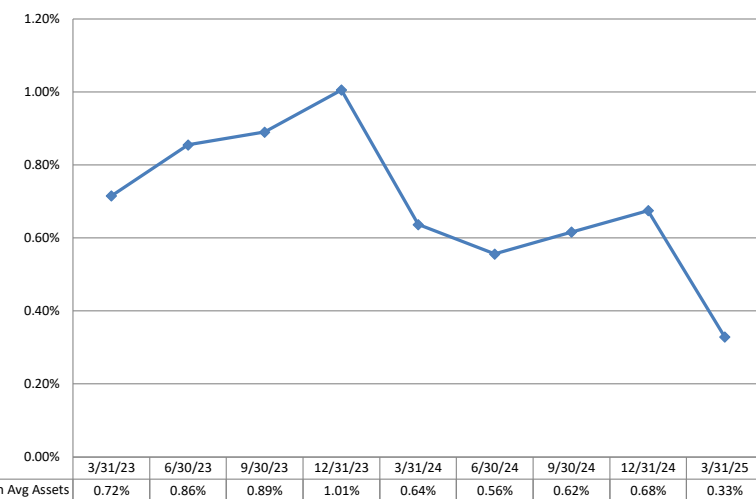
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

**Kansas**

# Performance Analysis

## Summary Trends of Historical Asset Group Averages: Return on Average Assets

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

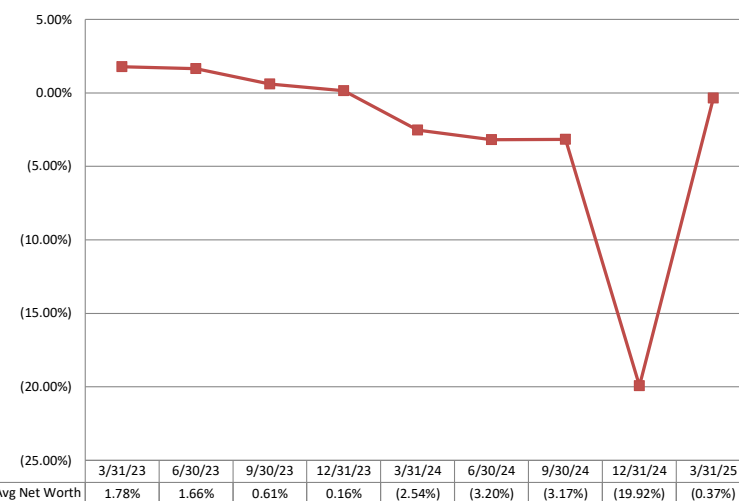
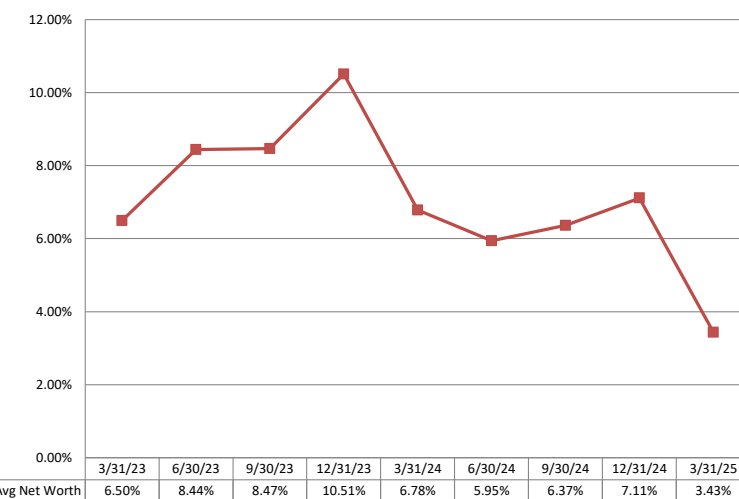
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
Catholics United Credit Union	\$200	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
Sunflower Federal Credit Union	\$339	(\$1)	(1.14%)	(8.70%)	112.50%	NA	(\$1)	(1.14%)	(8.70%)	112.50%	NA
Quindaro Homes Federal Credit Union	\$615	\$4	2.82%	6.15%	55.56%	\$12	\$4	2.82%	6.15%	55.56%	\$12
Mid Plains Credit Union	\$1,195	(\$5)	(1.69%)	(9.26%)	144.44%	\$28	(\$5)	(1.69%)	(9.26%)	144.44%	\$28
Kan Colo Credit Union	\$1,413	\$1	0.28%	2.29%	90.00%	\$32	\$1	0.28%	2.29%	90.00%	\$32
Salina Municipal Credit Union	\$1,459	(\$51)	(13.99%)	(144.68%)	113.04%	\$35	(\$51)	(13.99%)	(144.68%)	113.04%	\$35
Eagle Federal Credit Union	\$1,812	\$3	0.66%	6.03%	86.36%	\$29	\$3	0.66%	6.03%	86.36%	\$29
C & R Credit Union	\$4,260	(\$20)	(1.97%)	(15.63%)	81.67%	\$50	(\$20)	(1.97%)	(15.63%)	81.67%	\$50
Tri-County Credit Union	\$5,146	\$7	0.55%	3.04%	69.23%	\$32	\$7	0.55%	3.04%	69.23%	\$32
Ellis Credit Union	\$5,205	\$5	0.39%	2.19%	86.84%	\$48	\$5	0.39%	2.19%	86.84%	\$48
Central Kansas Education Credit Union	\$5,372	\$10	0.76%	5.24%	81.82%	\$42	\$10	0.76%	5.24%	81.82%	\$42
Morton Credit Union	\$5,409	\$7	0.53%	3.93%	88.89%	\$44	\$7	0.53%	3.93%	88.89%	\$44
Hutchinson Postal and Community Credit Union	\$5,483	(\$2)	(0.15%)	(0.86%)	95.70%	\$49	(\$2)	(0.15%)	(0.86%)	95.70%	\$49
Topeka Police Credit Union	\$6,120	\$35	2.24%	14.75%	68.18%	\$59	\$35	2.24%	14.75%	68.18%	\$59
Peoples Choice Credit Union	\$6,945	\$7	0.40%	1.56%	86.52%	\$51	\$7	0.40%	1.56%	86.52%	\$51
KC Fairfax Federal Credit Union	\$7,494	(\$32)	(1.73%)	(16.08%)	139.13%	\$43	(\$32)	(1.73%)	(16.08%)	139.13%	\$43
Topeka Firemen's Credit Union	\$10,477	\$31	1.18%	4.27%	54.41%	\$34	\$31	1.18%	4.27%	54.41%	\$34
1st Kansas Credit Union	\$11,284	\$28	1.00%	4.82%	73.08%	\$54	\$28	1.00%	4.82%	73.08%	\$54
Crossroads Credit Union	\$11,933	\$73	2.51%	12.41%	58.17%	\$58	\$73	2.51%	12.41%	58.17%	\$58
Garden City Teachers Federal Credit Union	\$15,090	\$7	0.19%	2.26%	92.06%	\$60	\$7	0.19%	2.26%	92.06%	\$60
Kansas City Kansas Firemen & Police Credit Union	\$16,207	\$35	0.86%	5.09%	69.02%	\$68	\$35	0.86%	5.09%	69.02%	\$68
Hutchinson Government Employees Credit Union	\$20,472	\$18	0.36%	2.83%	93.77%	\$79	\$18	0.36%	2.83%	93.77%	\$79
Salina Interparochial Credit Union	\$22,016	\$49	0.90%	3.19%	46.69%	\$56	\$49	0.90%	3.19%	46.69%	\$56
Co-Operative Credit Union	\$22,408	\$31	0.56%	4.53%	84.65%	\$61	\$31	0.56%	4.53%	84.65%	\$61
Wheat State Credit Union	\$23,933	(\$42)	(0.73%)	(7.96%)	90.29%	\$84	(\$42)	(0.73%)	(7.96%)	90.29%	\$84
Bell Credit Union	\$26,136	\$60	0.93%	10.17%	65.20%	\$65	\$60	0.93%	10.17%	65.20%	\$65
Reliance Credit Union	\$26,147	\$52	0.81%	5.73%	79.53%	\$68	\$52	0.81%	5.73%	79.53%	\$68
KUMC Credit Union	\$29,012	\$161	2.27%	18.25%	59.51%	\$73	\$161	2.27%	18.25%	59.51%	\$73
Sunflower Community Federal Credit Union	\$31,438	\$53	0.68%	9.10%	76.47%	\$67	\$53	0.68%	9.10%	76.47%	\$67
U S P L K Employees Federal Credit Union	\$36,393	\$0	0.00%	0.00%	101.68%	\$59	\$0	0.00%	0.00%	101.68%	\$59
Campus Credit Union	\$37,029	\$109	1.21%	12.41%	74.79%	\$69	\$109	1.21%	12.41%	74.79%	\$69
Catholic Family Federal Credit Union	\$38,078	\$5	0.05%	0.65%	95.08%	\$64	\$5	0.05%	0.65%	95.08%	\$64
Credit Union of Emporia	\$38,484	\$118	1.26%	8.35%	62.35%	\$52	\$118	1.26%	8.35%	62.35%	\$52

Source: SNL Financial

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
Freedom 1st Federal Credit Union	\$42,049	\$202	1.96%	11.67%	46.30%	\$77	\$202	1.96%	11.67%	46.30%	\$77
McPherson Co-Op Credit Union	\$44,069	\$250	2.31%	27.54%	63.30%	\$83	\$250	2.31%	27.54%	63.30%	\$83
B&V Credit Union	\$44,546	(\$19)	(0.17%)	(1.03%)	100.52%	\$95	(\$19)	(0.17%)	(1.03%)	100.52%	\$95
United Northwest Federal Credit Union	\$55,451	\$80	0.58%	3.93%	81.61%	\$63	\$80	0.58%	3.93%	81.61%	\$63
Empower Blue Credit Union	\$55,699	\$88	0.64%	3.72%	85.98%	\$116	\$88	0.64%	3.72%	85.98%	\$116
ARK Valley Credit Union	\$57,282	\$129	0.92%	6.72%	81.24%	\$57	\$129	0.92%	6.72%	81.24%	\$57
Panhandle Federal Credit Union	\$62,737	\$12	0.08%	0.45%	97.17%	\$70	\$12	0.08%	0.45%	97.17%	\$70
Dillon Credit Union	\$73,813	\$189	1.06%	7.70%	71.94%	\$72	\$189	1.06%	7.70%	71.94%	\$72
Midwest Regional Credit Union	\$73,951	\$139	0.76%	7.74%	74.40%	\$72	\$139	0.76%	7.74%	74.40%	\$72
SM Federal Credit Union	\$78,171	\$167	0.86%	4.59%	47.52%	\$98	\$167	0.86%	4.59%	47.52%	\$98
Mid-Kansas Credit Union	\$78,182	\$155	0.79%	10.97%	73.77%	\$71	\$155	0.79%	10.97%	73.77%	\$71
Farmway Credit Union	\$101,517	\$181	0.72%	3.21%	84.53%	\$99	\$181	0.72%	3.21%	84.53%	\$99
Credit Union of Dodge City	\$102,123	\$296	1.17%	9.29%	76.21%	\$72	\$296	1.17%	9.29%	76.21%	\$72
Kansas Teachers Community Credit Union	\$126,511	\$304	0.98%	7.82%	71.02%	\$66	\$304	0.98%	7.82%	71.02%	\$66
Kansas State University Federal Credit Union	\$136,134	\$394	1.17%	11.29%	68.42%	\$76	\$394	1.17%	11.29%	68.42%	\$76
Emporia State Federal Credit Union	\$139,606	\$217	0.63%	6.40%	79.80%	\$74	\$217	0.63%	6.40%	79.80%	\$74
Quantum Credit Union	\$144,174	\$167	0.46%	4.59%	82.05%	\$79	\$167	0.46%	4.59%	82.05%	\$79
White Eagle Credit Union	\$178,201	\$1,548	3.63%	25.80%	49.45%	\$61	\$1,548	3.63%	25.80%	49.45%	\$61
Frontier Community Credit Union	\$204,046	(\$33)	(0.07%)	(0.78%)	88.56%	\$75	(\$33)	(0.07%)	(0.78%)	88.56%	\$75
Wichita Federal Credit Union	\$222,482	\$1,327	2.44%	18.63%	44.94%	\$51	\$1,327	2.44%	18.63%	44.94%	\$51
Average of Asset Group A	\$47,090	\$124	0.43%	2.19%	80.10%	\$62	\$124	0.43%	2.19%	80.10%	\$62

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# Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Skyward Credit Union	\$376,473	(\$259)	(0.29%)	(5.12%)	94.41%	\$81	(\$259)	(0.29%)	(5.12%)	94.41%	\$81
Mid-American Credit Union	\$462,574	\$466	0.41%	4.39%	81.50%	\$80	\$466	0.41%	4.39%	81.50%	\$80
Average of Asset Group B	\$419,524	\$104	0.06%	(0.37%)	87.96%	\$81	\$104	0.06%	(0.37%)	87.96%	\$81
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Envista Federal Credit Union	\$648,349	\$964	0.61%	6.55%	82.45%	\$82	\$964	0.61%	6.55%	82.45%	\$82
Heartland Credit Union	\$654,353	\$1,002	0.62%	7.25%	80.06%	\$88	\$1,002	0.62%	7.25%	80.06%	\$88
Mainstreet Federal Credit Union	\$699,927	\$814	0.47%	8.81%	79.81%	\$95	\$814	0.47%	8.81%	79.81%	\$95
Azura Credit Union	\$827,671	\$373	0.18%	1.82%	79.40%	\$94	\$373	0.18%	1.82%	79.40%	\$94
Average of Asset Group C	\$707,575	\$788	0.47%	6.11%	80.43%	\$90	\$788	0.47%	6.11%	80.43%	\$90
<b>Asset Group D - Over \$1 billion in total assets</b>											
Golden Plains Credit Union	\$1,024,651	\$1,890	0.75%	6.38%	63.71%	\$71	\$1,890	0.75%	6.38%	63.71%	\$71
Mazuma Credit Union	\$1,033,080	(\$115)	(0.05%)	(0.46%)	82.70%	\$95	(\$115)	(0.05%)	(0.46%)	82.70%	\$95
Credit Union of America	\$1,712,398	\$1,885	0.45%	3.71%	80.60%	\$95	\$1,885	0.45%	3.71%	80.60%	\$95
Meritrust Federal Credit Union	\$2,149,669	\$891	0.17%	2.04%	82.17%	\$97	\$891	0.17%	2.04%	82.17%	\$97
Millennium Corporate Credit Union	\$2,199,225	\$2,369	0.49%	7.24%	56.33%	\$131	\$2,369	0.49%	7.24%	56.33%	\$131
CommunityAmerica Credit Union	\$5,332,745	\$2,103	0.16%	1.68%	86.83%	\$120	\$2,103	0.16%	1.68%	86.83%	\$120
Average of Asset Group D	\$2,241,961	\$1,504	0.33%	3.43%	75.39%	\$102	\$1,504	0.33%	3.43%	75.39%	\$102

Source: SNL Financial

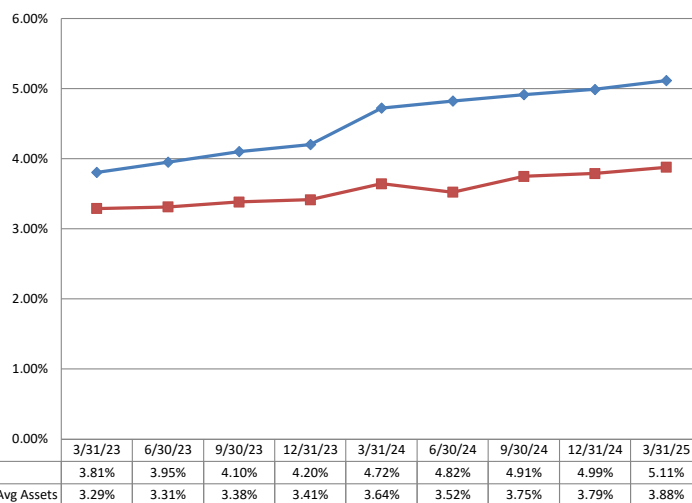
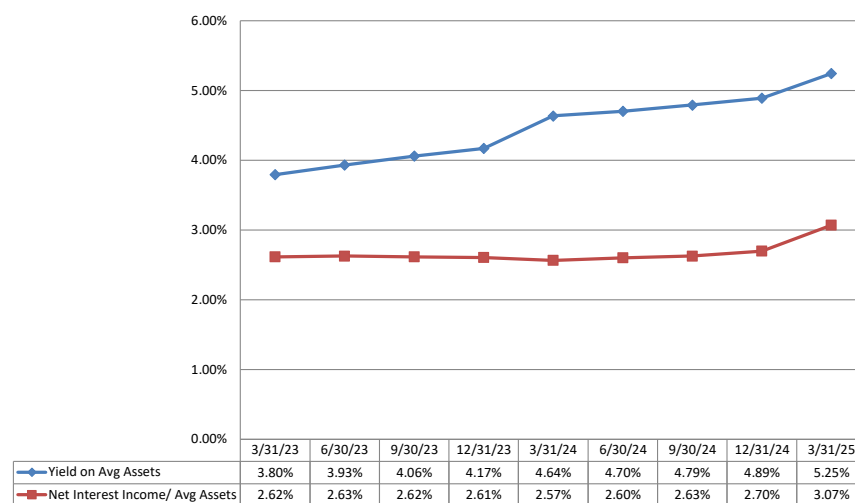
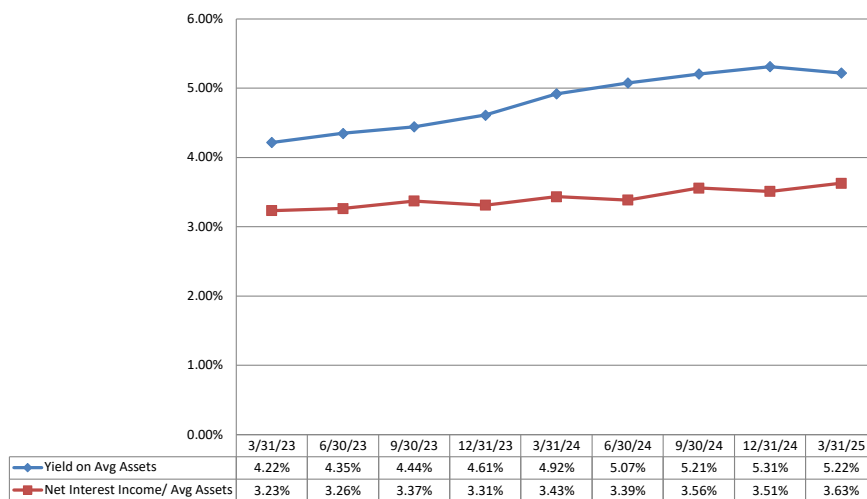
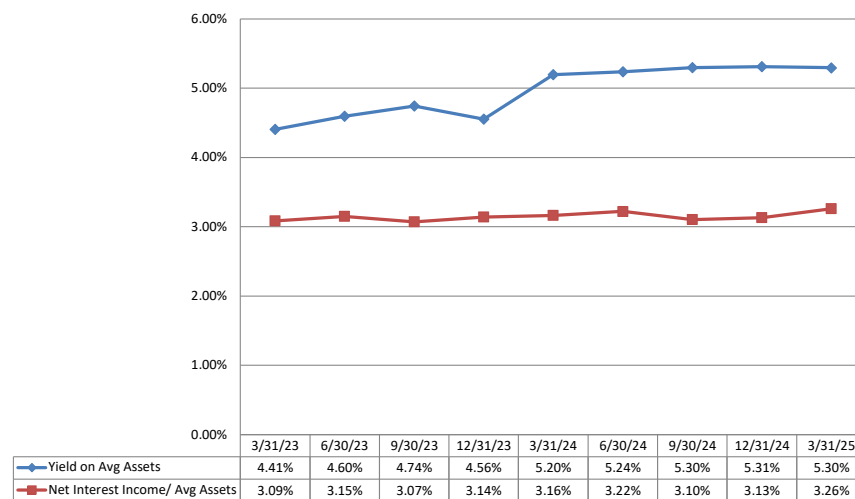
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# Balance Sheet & Net Interest Margin

## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

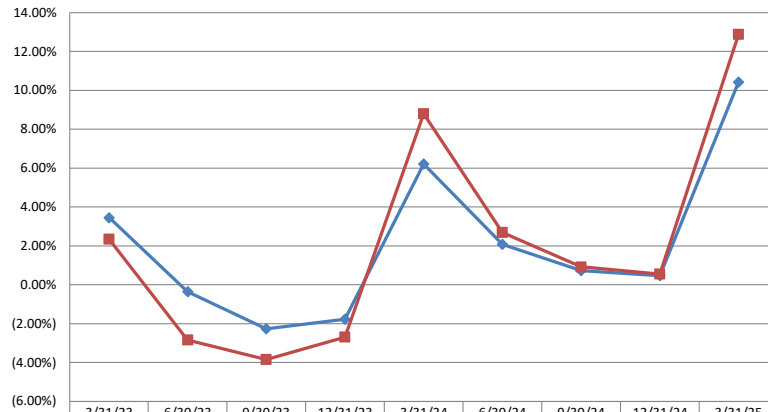
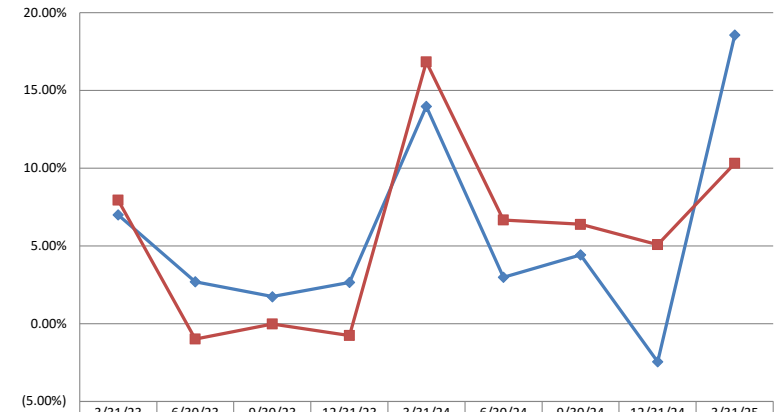
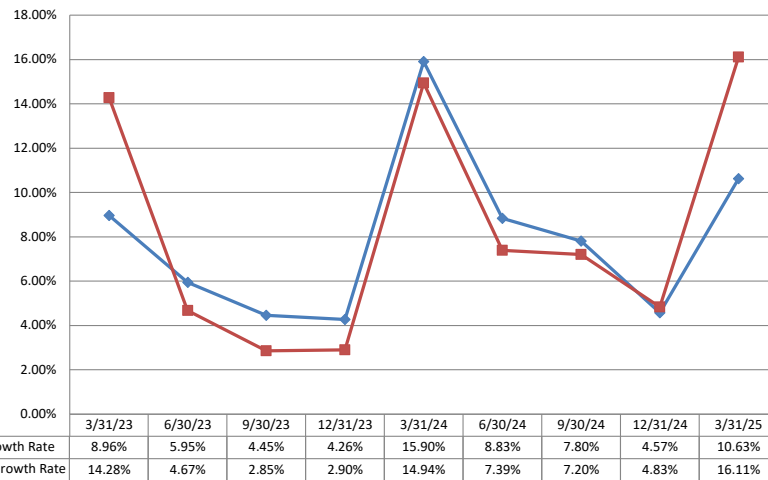
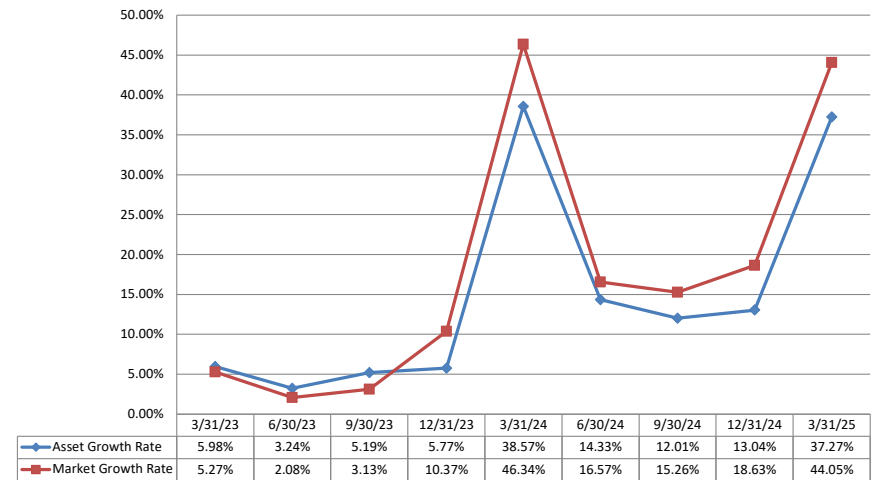
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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

## Asset Group A - \$50 to \$250 million in total assets

Catholics United Credit Union	\$200	\$17	\$164	10.37%	NA	4.02%	0.00%	2.01%	6.09%	7.45%
Sunflower Federal Credit Union	\$339	\$309	\$296	104.39%	NA	7.98%	0.00%	7.98%	(25.41%)	(26.50%)
Quindaro Homes Federal Credit Union	\$615	\$346	\$353	98.02%	\$615	6.35%	0.00%	6.35%	73.99%	141.00%
Mid Plains Credit Union	\$1,195	\$845	\$970	87.11%	\$1,195	4.74%	2.03%	2.71%	8.90%	12.33%
Kan Colo Credit Union	\$1,413	\$475	\$1,234	38.49%	\$2,826	4.56%	1.71%	2.85%	4.58%	4.26%
Salina Municipal Credit Union	\$1,459	\$1,208	\$1,342	90.01%	\$973	6.04%	0.27%	5.76%	0.82%	16.77%
Eagle Federal Credit Union	\$1,812	\$895	\$1,610	55.59%	\$1,208	4.43%	0.22%	4.21%	3.34%	2.75%
C & R Credit Union	\$4,260	\$2,886	\$3,755	76.86%	\$2,130	6.40%	1.28%	5.12%	40.31%	49.97%
Tri-County Credit Union	\$5,146	\$1,191	\$4,220	28.22%	\$3,431	3.95%	1.98%	1.90%	14.00%	16.79%
Ellis Credit Union	\$5,205	\$2,331	\$4,269	54.60%	\$3,470	4.28%	1.56%	2.72%	9.68%	11.57%
Central Kansas Education Credit Union	\$5,372	\$3,892	\$4,542	85.69%	\$2,149	5.89%	2.49%	3.40%	11.73%	11.69%
Morton Credit Union	\$5,409	\$3,732	\$4,660	80.09%	\$1,803	5.55%	0.68%	4.88%	11.88%	17.00%
Hutchinson Postal and Community Credit Union	\$5,483	\$3,512	\$4,527	77.58%	\$1,828	7.18%	1.51%	5.67%	29.79%	36.86%
Topeka Police Credit Union	\$6,120	\$5,414	\$5,141	105.31%	\$2,448	6.52%	0.83%	5.69%	(17.08%)	(22.68%)
Peoples Choice Credit Union	\$6,945	\$3,042	\$5,127	59.33%	\$2,315	4.26%	0.23%	3.98%	(10.00%)	(14.15%)
KC Fairfax Federal Credit Union	\$7,494	\$3,818	\$6,694	57.04%	\$1,665	4.21%	0.59%	3.61%	8.62%	11.50%
Topeka Firemen's Credit Union	\$10,477	\$5,431	\$7,542	72.01%	\$5,239	4.81%	2.29%	2.52%	0.19%	(1.74%)
1st Kansas Credit Union	\$11,284	\$5,238	\$8,942	58.58%	\$4,514	5.05%	1.83%	3.26%	9.03%	10.37%
Crossroads Credit Union	\$11,933	\$7,288	\$9,437	77.23%	\$4,773	5.54%	0.62%	4.92%	21.62%	21.72%
Garden City Teachers Federal Credit Union	\$15,090	\$8,263	\$13,656	60.51%	\$2,515	5.08%	0.96%	4.12%	2.00%	0.26%
Kansas City Kansas Firemen & Police Credit Union	\$16,207	\$9,180	\$13,364	68.69%	\$2,947	6.18%	1.63%	4.55%	1.09%	(1.28%)
Hutchinson Government Employees Credit Union	\$20,472	\$9,520	\$17,668	53.88%	\$3,150	5.34%	0.78%	4.55%	16.90%	15.57%
Salina Interparochial Credit Union	\$22,016	\$18,026	\$15,698	114.83%	\$7,339	7.45%	3.02%	4.43%	6.22%	8.78%
Co-Operative Credit Union	\$22,408	\$10,594	\$19,716	53.73%	\$3,735	4.40%	0.75%	3.66%	15.39%	17.87%
Wheat State Credit Union	\$23,933	\$19,869	\$21,457	92.60%	\$2,816	7.01%	1.69%	5.32%	27.62%	30.50%
Bell Credit Union	\$26,136	\$17,753	\$23,683	74.96%	\$4,356	6.50%	2.31%	4.19%	10.44%	10.61%
Reliance Credit Union	\$26,147	\$12,037	\$22,342	53.88%	\$4,358	3.71%	0.30%	3.41%	15.41%	15.53%
KUMC Credit Union	\$29,012	\$11,093	\$25,278	43.88%	\$4,835	4.74%	0.47%	4.27%	18.16%	18.41%
Sunflower Community Federal Credit Union	\$31,438	\$21,883	\$29,051	75.33%	\$4,491	6.36%	2.50%	3.86%	10.99%	10.95%
U S P L K Employees Federal Credit Union	\$36,393	\$8,446	\$31,764	26.59%	\$9,098	2.67%	1.52%	1.15%	3.19%	4.21%
Campus Credit Union	\$37,029	\$26,796	\$33,255	80.58%	\$2,645	7.04%	1.37%	5.67%	20.52%	21.31%
Catholic Family Federal Credit Union	\$38,078	\$20,835	\$34,765	59.93%	\$4,008	4.03%	0.80%	3.23%	(2.97%)	6.12%
Credit Union of Emporia	\$38,484	\$11,825	\$32,395	36.50%	\$4,811	4.29%	1.30%	2.99%	22.96%	22.02%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Freedom 1st Federal Credit Union	\$42,049	\$5,061	\$34,163	14.81%	\$10,512	3.42%	0.14%	3.27%	14.74%	13.95%
McPherson Co-Op Credit Union	\$44,069	\$36,375	\$40,224	90.43%	\$4,639	5.24%	1.26%	3.97%	12.85%	11.37%
B&V Credit Union	\$44,546	\$16,102	\$36,814	43.74%	\$12,727	2.78%	1.22%	1.56%	(18.19%)	(21.99%)
United Northwest Federal Credit Union	\$55,451	\$21,078	\$46,956	44.89%	\$4,621	3.56%	0.94%	2.62%	10.44%	11.53%
Empower Blue Credit Union	\$55,699	\$30,337	\$46,143	65.75%	\$6,962	4.34%	1.39%	3.17%	16.71%	19.97%
ARK Valley Credit Union	\$57,282	\$33,215	\$49,087	67.67%	\$3,696	4.13%	0.53%	3.60%	16.85%	18.01%
Panhandle Federal Credit Union	\$62,737	\$32,583	\$52,930	61.56%	\$3,802	4.10%	0.97%	3.13%	0.47%	(1.49%)
Dillon Credit Union	\$73,813	\$44,043	\$63,387	69.48%	\$5,905	5.48%	1.99%	3.49%	27.44%	31.45%
Midwest Regional Credit Union	\$73,951	\$32,075	\$66,225	48.43%	\$4,482	4.21%	0.40%	3.81%	3.56%	3.31%
SM Federal Credit Union	\$78,171	\$46,223	\$63,136	73.21%	\$22,335	3.96%	2.33%	1.64%	1.02%	2.40%
Mid-Kansas Credit Union	\$78,182	\$61,145	\$72,132	84.77%	\$3,909	5.15%	1.42%	3.74%	(0.86%)	(2.90%)
Farmway Credit Union	\$101,517	\$63,423	\$78,062	81.25%	\$3,626	5.11%	0.88%	4.23%	4.68%	4.19%
Credit Union of Dodge City	\$102,123	\$55,436	\$88,302	62.78%	\$3,294	5.16%	0.40%	4.76%	5.68%	5.04%
Kansas Teachers Community Credit Union	\$126,511	\$63,306	\$109,454	57.84%	\$3,893	4.47%	0.68%	3.79%	14.95%	13.52%
Kansas State University Federal Credit Union	\$136,134	\$71,921	\$120,139	59.86%	\$4,862	4.68%	1.27%	3.41%	12.09%	10.95%
Emporia State Federal Credit Union	\$139,606	\$85,545	\$125,462	68.18%	\$5,369	4.10%	1.68%	2.41%	7.42%	7.56%
Quantum Credit Union	\$144,174	\$111,339	\$127,772	87.14%	\$4,240	5.44%	1.49%	3.95%	(7.89%)	6.85%
White Eagle Credit Union	\$178,201	\$99,666	\$151,773	65.67%	\$4,144	5.57%	1.00%	4.57%	36.91%	37.95%
Frontier Community Credit Union	\$204,046	\$151,685	\$184,888	82.04%	\$3,611	6.02%	1.64%	4.38%	6.20%	5.70%
Wichita Federal Credit Union	\$222,482	\$185,633	\$191,109	97.13%	\$3,504	7.61%	2.46%	5.16%	17.00%	17.23%
Average of Asset Group A	\$47,090	\$28,381	\$40,700	66.77%	\$4,389	5.11%	1.20%	3.88%	10.42%	12.88%

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Skyward Credit Union	\$376,473	\$221,434	\$339,357	65.25%	\$5,456	4.81%	2.09%	2.71%	30.58%	14.81%
Mid-American Credit Union	\$462,574	\$414,308	\$385,098	107.59%	\$4,244	5.68%	2.25%	3.43%	6.54%	5.80%
Average of Asset Group B	\$419,524	\$317,871	\$362,228	86.42%	\$4,850	5.25%	2.17%	3.07%	18.56%	10.31%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Envista Federal Credit Union	\$648,349	\$481,650	\$545,278	88.33%	\$3,769	5.16%	1.65%	3.52%	20.36%	21.36%
Heartland Credit Union	\$654,353	\$552,861	\$564,568	97.93%	\$4,691	5.95%	1.94%	4.01%	6.87%	20.51%
Mainstreet Federal Credit Union	\$699,927	\$390,008	\$613,412	63.58%	\$5,204	4.15%	1.05%	3.10%	4.59%	10.68%
Azura Credit Union	\$827,671	\$594,925	\$714,651	83.25%	\$4,498	5.61%	1.74%	3.88%	10.69%	11.90%
Average of Asset Group C	\$707,575	\$504,861	\$609,477	83.27%	\$4,541	5.22%	1.60%	3.63%	10.63%	16.11%
<b>Asset Group D - Over \$1 billion in total assets</b>										
Golden Plains Credit Union	\$1,024,651	\$867,533	\$876,826	98.94%	\$4,833	5.64%	2.31%	3.33%	13.05%	18.89%
Mazuma Credit Union	\$1,033,080	\$717,732	\$847,864	84.65%	\$4,043	5.42%	1.84%	3.58%	19.64%	18.81%
Credit Union of America	\$1,712,398	\$1,386,306	\$1,401,675	98.90%	\$5,824	5.78%	2.51%	3.28%	17.10%	20.63%
Meritrust Federal Credit Union	\$2,149,669	\$1,594,738	\$1,766,853	90.26%	\$5,988	4.92%	2.26%	2.66%	17.30%	18.58%
Millennium Corporate Credit Union	\$2,199,225	\$3,126	\$2,058,646	0.15%	\$57,874	4.40%	3.64%	NA	136.55%	147.75%
CommunityAmerica Credit Union	\$5,332,745	\$3,552,864	\$4,686,954	75.80%	\$5,115	5.61%	2.17%	3.45%	19.95%	39.66%
Average of Asset Group D	\$2,241,961	\$1,353,717	\$1,939,803	74.78%	\$13,946	5.30%	2.46%	3.26%	37.27%	44.05%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

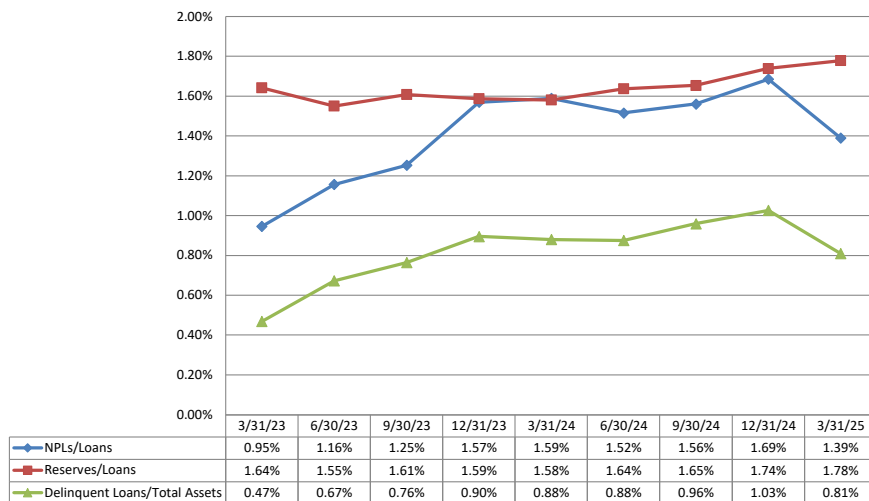
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

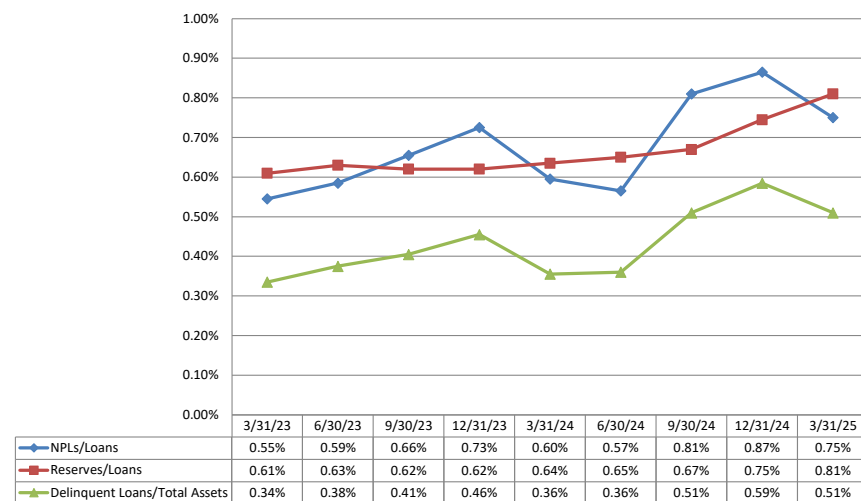


## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

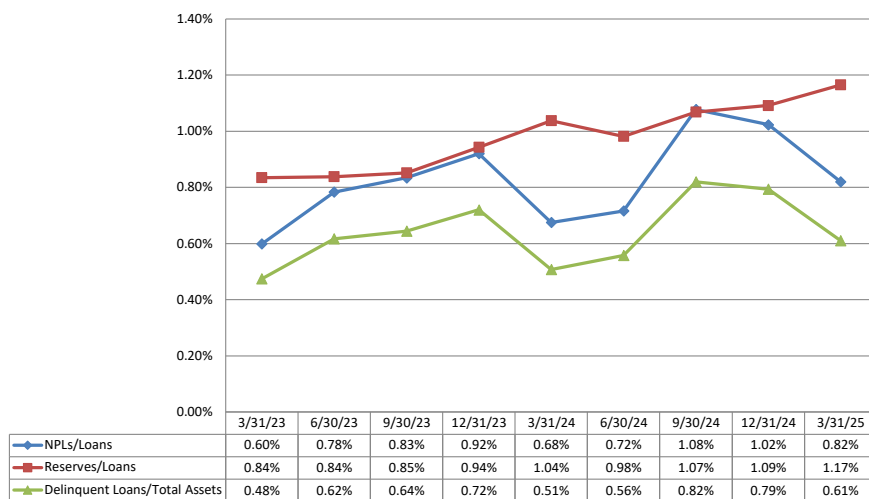
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



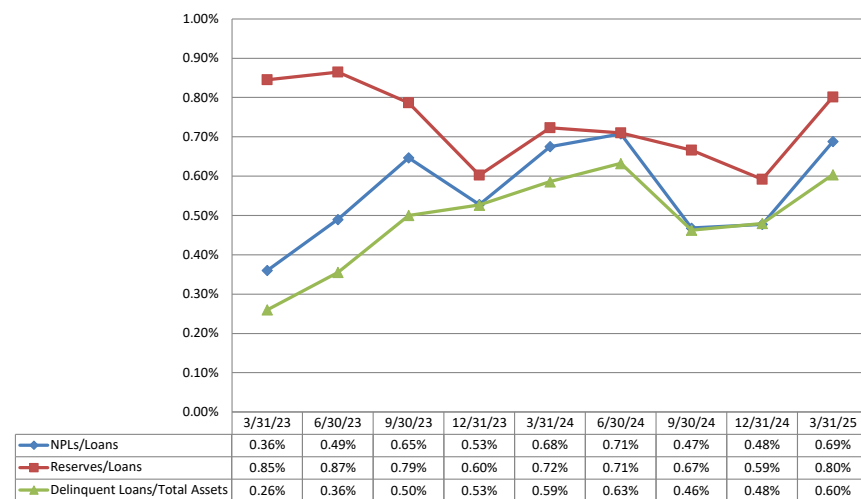
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D Over \$1 billion in Total Assets**  
As of Date



Source: SNL Financial

Note: Report includes only bank-level data.

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NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets							
Catholics United Credit Union	\$200	\$1	5.88%	17.65%	300.00%	2.78%	0.50%
Sunflower Federal Credit Union	\$339	\$21	6.80%	3.88%	57.14%	36.84%	6.19%
Quindaro Homes Federal Credit Union	\$615	\$18	5.20%	0.58%	11.11%	6.82%	2.93%
Mid Plains Credit Union	\$1,195	\$19	2.25%	3.20%	142.11%	7.85%	1.59%
Kan Colo Credit Union	\$1,413	\$2	0.42%	5.47%	NM	1.00%	0.14%
Salina Municipal Credit Union	\$1,459	\$0	0.00%	1.74%	NA	0.00%	0.00%
Eagle Federal Credit Union	\$1,812	\$40	4.47%	4.69%	105.00%	16.53%	2.21%
C & R Credit Union	\$4,260	\$56	1.94%	0.90%	46.43%	10.61%	1.31%
Tri-County Credit Union	\$5,146	\$0	0.00%	3.36%	NA	0.00%	0.00%
Ellis Credit Union	\$5,205	\$0	0.00%	4.20%	NA	0.00%	0.00%
Central Kansas Education Credit Union	\$5,372	\$14	0.36%	0.36%	100.00%	1.79%	0.26%
Morton Credit Union	\$5,409	\$55	1.47%	1.88%	127.27%	7.01%	1.02%
Hutchinson Postal and Community Credit Union	\$5,483	\$49	1.40%	0.63%	44.90%	5.17%	0.89%
Topeka Police Credit Union	\$6,120	\$0	0.00%	1.03%	NA	0.00%	0.00%
Peoples Choice Credit Union	\$6,945	\$52	1.71%	1.58%	92.31%	2.92%	0.75%
KC Fairfax Federal Credit Union	\$7,494	\$100	2.62%	1.02%	39.00%	12.21%	1.33%
Topeka Firemen's Credit Union	\$10,477	\$9	0.17%	0.66%	400.00%	0.30%	0.09%
1st Kansas Credit Union	\$11,284	\$44	0.84%	1.43%	170.45%	1.82%	0.39%
Crossroads Credit Union	\$11,933	\$392	5.38%	1.91%	35.46%	15.51%	3.29%
Garden City Teachers Federal Credit Union	\$15,090	\$13	0.16%	0.79%	500.00%	0.99%	0.09%
Kansas City Kansas Firemen & Police Credit Union	\$16,207	\$39	0.42%	5.27%	NM	1.20%	0.24%
Hutchinson Government Employees Credit Union	\$20,472	\$283	2.97%	2.09%	70.32%	11.33%	1.38%
Salina Interparochial Credit Union	\$22,016	\$682	3.78%	4.55%	120.38%	9.76%	3.10%
Co-Operative Credit Union	\$22,408	\$72	0.68%	0.37%	54.17%	2.58%	0.32%
Wheat State Credit Union	\$23,933	\$287	1.44%	1.68%	116.38%	12.01%	1.20%
Bell Credit Union	\$26,136	\$466	2.62%	1.35%	51.50%	17.72%	1.78%
Reliance Credit Union	\$26,147	\$7	0.06%	1.23%	NM	0.18%	0.03%
KUMC Credit Union	\$29,012	\$16	0.14%	0.50%	343.75%	0.44%	0.06%
Sunflower Community Federal Credit Union	\$31,438	\$402	1.84%	1.01%	55.22%	16.68%	1.28%
U S P L K Employees Federal Credit Union	\$36,393	\$0	0.00%	0.04%	NA	0.00%	0.00%
Campus Credit Union	\$37,029	\$67	0.25%	1.09%	435.82%	7.02%	0.18%
Catholic Family Federal Credit Union	\$38,078	\$146	0.70%	1.35%	192.47%	4.97%	0.38%
Credit Union of Emporia	\$38,484	\$139	1.18%	0.41%	35.25%	2.41%	0.36%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
Freedom 1st Federal Credit Union	\$42,049	\$53	1.05%	0.55%	52.83%	0.75%	0.13%
McPherson Co-Op Credit Union	\$44,069	\$0	0.00%	0.13%	NA	0.00%	0.00%
B&V Credit Union	\$44,546	\$187	1.16%	2.30%	198.40%	2.42%	0.42%
United Northwest Federal Credit Union	\$55,451	\$103	0.49%	1.15%	235.92%	1.22%	0.19%
Empower Blue Credit Union	\$55,699	\$5	0.02%	0.31%	NM	0.05%	0.01%
ARK Valley Credit Union	\$57,282	\$95	0.29%	0.30%	105.26%	1.21%	0.17%
Panhandle Federal Credit Union	\$62,737	\$167	0.51%	0.25%	48.50%	1.57%	0.27%
Dillon Credit Union	\$73,813	\$225	0.51%	0.64%	124.44%	2.21%	0.30%
Midwest Regional Credit Union	\$73,951	\$303	0.94%	1.29%	136.96%	3.95%	0.41%
SM Federal Credit Union	\$78,171	\$494	1.07%	0.20%	18.83%	3.36%	0.63%
Mid-Kansas Credit Union	\$78,182	\$1,497	2.45%	0.84%	34.20%	23.71%	1.91%
Farmway Credit Union	\$101,517	\$1,375	2.17%	1.42%	65.45%	5.85%	1.35%
Credit Union of Dodge City	\$102,123	\$282	0.51%	0.58%	114.54%	2.69%	0.28%
Kansas Teachers Community Credit Union	\$126,511	\$758	1.20%	0.74%	61.48%	4.66%	0.60%
Kansas State University Federal Credit Union	\$136,134	\$487	0.68%	0.97%	143.53%	3.48%	0.36%
Emporia State Federal Credit Union	\$139,606	\$176	0.21%	0.33%	162.50%	1.26%	0.13%
Quantum Credit Union	\$144,174	\$266	0.24%	0.58%	240.98%	1.88%	0.18%
White Eagle Credit Union	\$178,201	\$526	0.53%	0.76%	144.30%	2.21%	0.30%
Frontier Community Credit Union	\$204,046	\$1,975	1.30%	1.27%	97.42%	12.45%	0.97%
Wichita Federal Credit Union	\$222,482	\$2,129	1.15%	1.71%	148.99%	9.71%	0.96%
Average of Asset Group A	\$47,090	\$275	1.39%	1.78%	134.44%	5.68%	0.81%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
Skyward Credit Union	\$376,473	\$2,270	1.03%	0.88%	86.26%	11.94%	0.60%
Mid-American Credit Union	\$462,574	\$1,960	0.47%	0.74%	155.61%	5.66%	0.42%
Average of Asset Group B	\$419,524	\$2,115	0.75%	0.81%	120.94%	8.80%	0.51%
Asset Group C - \$501 million to \$1 billion in total assets							
Envista Federal Credit Union	\$648,349	\$3,395	0.70%	0.73%	103.33%	6.55%	0.52%
Heartland Credit Union	\$654,353	\$5,615	1.02%	1.27%	124.86%	11.35%	0.86%
Mainstreet Federal Credit Union	\$699,927	\$1,477	0.38%	0.77%	203.11%	4.59%	0.21%
Azura Credit Union	\$827,671	\$7,038	1.18%	1.89%	159.49%	8.13%	0.85%
Average of Asset Group C	\$707,575	\$4,381	0.82%	1.17%	147.70%	7.66%	0.61%
Asset Group D - Over \$1 billion in total assets							
Golden Plains Credit Union	\$1,024,651	\$4,199	0.48%	0.98%	201.81%	3.85%	0.41%
Mazuma Credit Union	\$1,033,080	\$13,137	1.83%	1.33%	72.41%	12.47%	1.27%
Credit Union of America	\$1,712,398	\$7,625	0.55%	0.65%	118.50%	4.26%	0.45%
Meritrust Federal Credit Union	\$2,149,669	\$8,941	0.56%	0.63%	113.20%	8.47%	0.42%
Millennium Corporate Credit Union	\$2,199,225	NA	0.00%	0.00%	0.00%	NA	NA
CommunityAmerica Credit Union	\$5,332,745	\$25,321	0.71%	1.22%	170.67%	4.94%	0.47%
Average of Asset Group D	\$2,241,961	\$11,845	0.69%	0.80%	112.77%	6.80%	0.60%

Source: SNL Financial

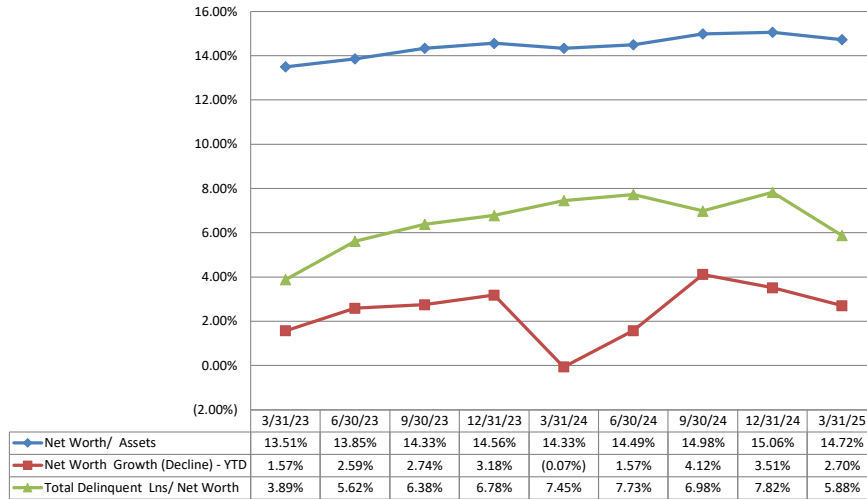
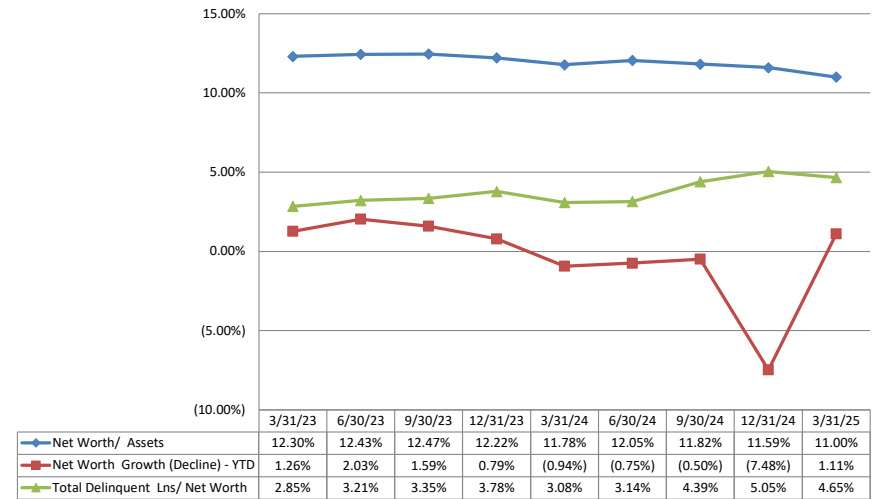
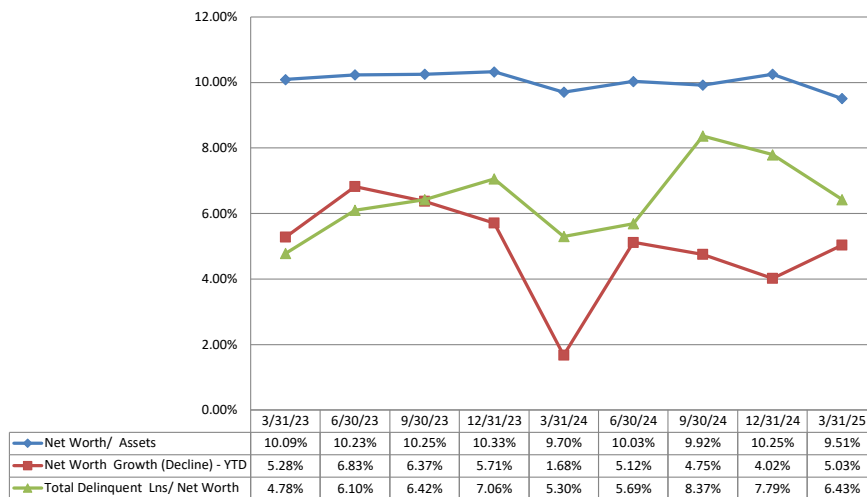
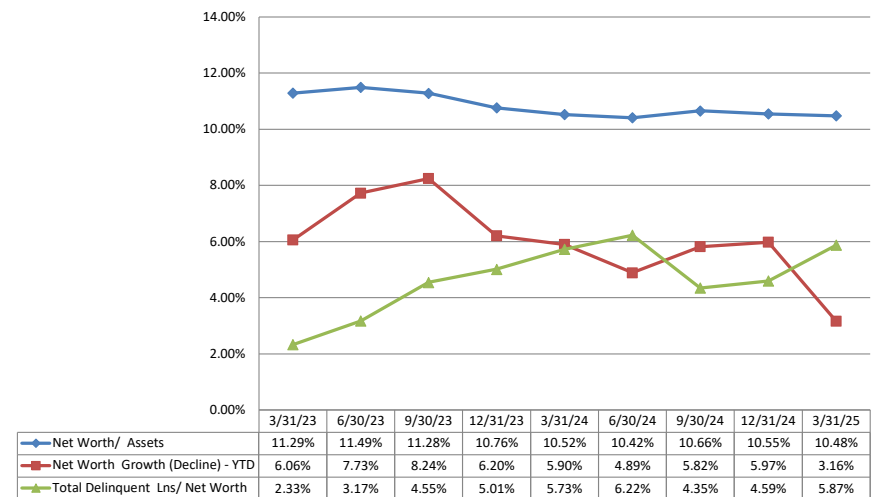
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Net Worth

## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

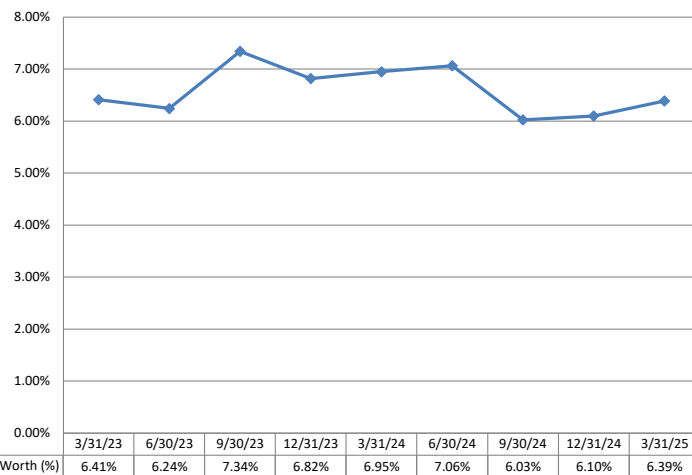
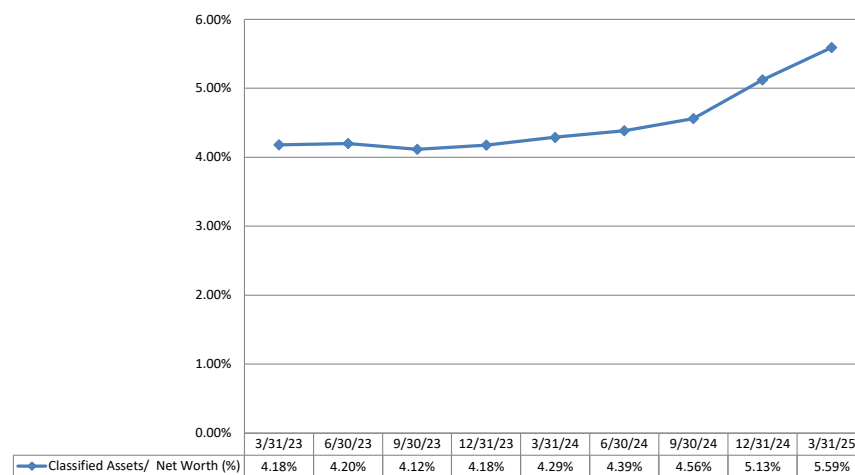
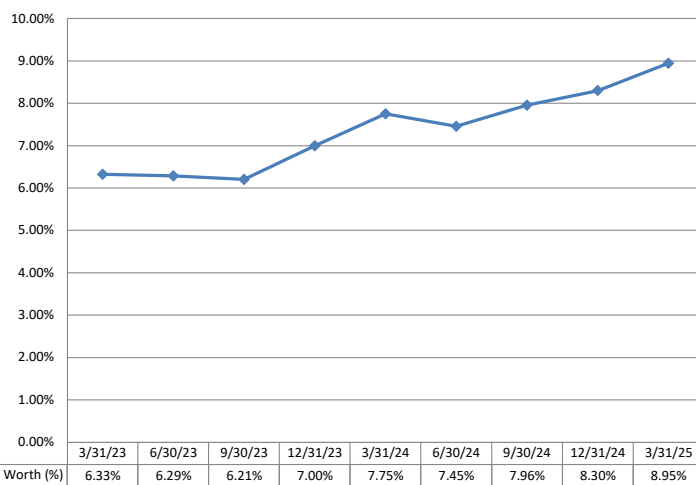
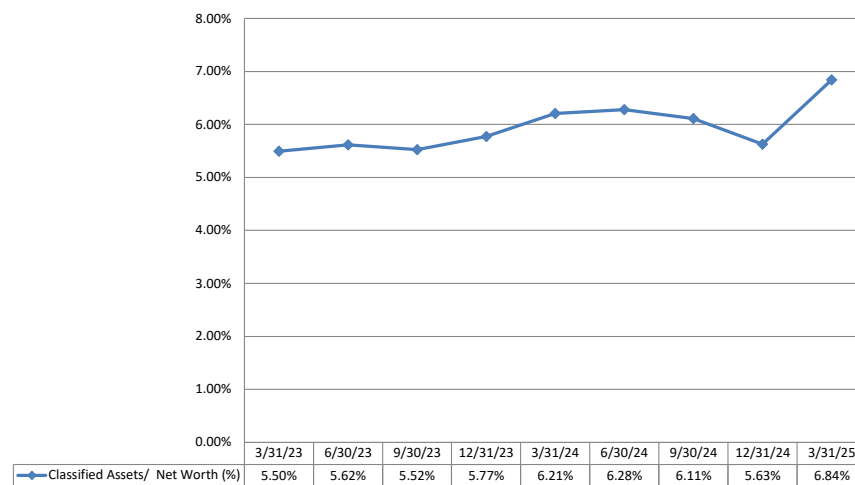
Source: SNL Financial

Note: Report includes only bank-level data.

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## Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date**Asset Group D - Over \$1 billion in Total Assets**  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

## Asset Group A - \$50 to \$250 million in total assets

Catholics United Credit Union	\$200	\$33	16.50%	0.00%	3.03%	9.09%
Sunflower Federal Credit Union	\$339	\$45	13.27%	(8.70%)	46.67%	26.67%
Quindaro Homes Federal Credit Union	\$615	\$262	42.60%	6.20%	6.87%	0.76%
Mid Plains Credit Union	\$1,195	\$215	17.99%	(1.85%)	8.84%	12.56%
Kan Colo Credit Union	\$1,413	\$175	12.38%	2.30%	1.14%	14.86%
Salina Municipal Credit Union	\$1,459	\$115	7.88%	(122.89%)	0.00%	18.26%
Eagle Federal Credit Union	\$1,812	\$200	11.04%	6.09%	20.00%	21.00%
C & R Credit Union	\$4,260	\$502	11.78%	(15.33%)	11.16%	5.18%
Tri-County Credit Union	\$5,146	\$923	17.94%	3.06%	0.00%	4.33%
Ellis Credit Union	\$5,205	\$916	17.60%	2.20%	0.00%	10.70%
Central Kansas Education Credit Union	\$5,372	\$769	14.31%	5.80%	1.82%	1.82%
Morton Credit Union	\$5,409	\$716	13.24%	3.95%	7.68%	9.78%
Hutchinson Postal and Community Credit Union	\$5,483	\$925	16.87%	(0.86%)	5.30%	2.38%
Topeka Police Credit Union	\$6,120	\$966	15.78%	15.04%	0.00%	5.80%
Peoples Choice Credit Union	\$6,945	\$1,800	25.92%	1.56%	2.89%	2.67%
KC Fairfax Federal Credit Union	\$7,494	\$780	10.41%	(15.76%)	12.82%	5.00%
Topeka Firemen's Credit Union	\$10,477	\$2,921	27.88%	4.29%	0.31%	1.23%
1st Kansas Credit Union	\$11,284	\$2,353	20.85%	4.82%	1.87%	3.19%
Crossroads Credit Union	\$11,933	\$2,388	20.01%	12.61%	16.42%	5.82%
Garden City Teachers Federal Credit Union	\$15,090	\$1,248	8.27%	2.26%	1.04%	5.21%
Kansas City Kansas Firemen & Police Credit Union	\$16,207	\$2,861	17.65%	4.95%	1.36%	16.92%
Hutchinson Government Employees Credit Union	\$20,472	\$2,555	12.48%	2.84%	11.08%	7.79%
Salina Interparochial Credit Union	\$22,016	\$6,166	28.01%	3.27%	11.06%	13.31%
Co-Operative Credit Union	\$22,408	\$2,752	12.28%	4.41%	2.62%	1.42%
Wheat State Credit Union	\$23,933	\$2,089	8.73%	(7.88%)	13.74%	15.99%
Bell Credit Union	\$26,136	\$2,390	9.14%	10.48%	19.50%	10.04%
Reliance Credit Union	\$26,147	\$3,660	14.00%	5.76%	0.19%	4.04%
KUMC Credit Union	\$29,012	\$3,612	12.45%	18.66%	0.44%	1.52%
Sunflower Community Federal Credit Union	\$31,438	\$2,387	7.59%	8.91%	16.84%	9.30%
U S P L K Employees Federal Credit Union	\$36,393	\$4,474	12.29%	0.00%	0.00%	0.07%
Campus Credit Union	\$37,029	\$3,566	9.63%	12.61%	1.88%	8.19%
Catholic Family Federal Credit Union	\$38,078	\$3,090	8.11%	0.65%	4.72%	9.09%
Credit Union of Emporia	\$38,484	\$5,712	14.84%	8.66%	2.43%	0.86%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Freedom 1st Federal Credit Union	\$42,049	\$7,024	16.70%	11.90%	0.75%	0.40%
McPherson Co-Op Credit Union	\$44,069	\$3,758	8.53%	28.63%	0.00%	1.28%
B&V Credit Union	\$44,546	\$7,506	16.85%	(1.06%)	2.49%	4.94%
United Northwest Federal Credit Union	\$55,451	\$8,189	14.77%	3.95%	1.26%	2.97%
Empower Blue Credit Union	\$55,699	\$9,509	17.07%	3.78%	0.05%	0.99%
ARK Valley Credit Union	\$57,282	\$7,748	13.53%	6.93%	1.23%	1.29%
Panhandle Federal Credit Union	\$62,737	\$10,586	16.87%	0.45%	1.58%	0.77%
Dillon Credit Union	\$73,813	\$9,929	13.45%	7.76%	2.27%	2.82%
Midwest Regional Credit Union	\$73,951	\$7,256	9.81%	7.75%	4.18%	5.72%
SM Federal Credit Union	\$78,171	\$14,627	18.71%	4.62%	3.38%	0.64%
Mid-Kansas Credit Union	\$78,182	\$6,912	8.84%	9.18%	21.66%	7.41%
Farmway Credit Union	\$101,517	\$22,623	22.28%	3.23%	6.08%	3.98%
Credit Union of Dodge City	\$102,123	\$12,893	12.62%	9.40%	2.19%	2.51%
Kansas Teachers Community Credit Union	\$126,511	\$17,045	13.47%	7.43%	4.45%	2.73%
Kansas State University Federal Credit Union	\$136,134	\$14,161	10.40%	11.45%	3.44%	4.94%
Emporia State Federal Credit Union	\$139,606	\$13,680	9.80%	6.45%	1.29%	2.09%
Quantum Credit Union	\$144,174	\$14,689	10.19%	4.60%	1.81%	4.36%
White Eagle Credit Union	\$178,201	\$24,656	13.84%	21.27%	2.13%	3.08%
Frontier Community Credit Union	\$204,046	\$18,438	9.04%	(0.71%)	10.71%	10.43%
Wichita Federal Credit Union	\$222,482	\$30,662	13.78%	18.08%	6.94%	10.35%
Average of Asset Group A	\$47,090	\$6,141	14.72%	2.70%	5.88%	6.39%

Source: SNL Financial

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets						
Skyward Credit Union	\$376,473	\$47,659	12.66%	(2.16%)	4.76%	4.11%
Mid-American Credit Union	\$462,574	\$43,141	9.33%	4.37%	4.54%	7.07%
Average of Asset Group B	\$419,524	\$45,400	11.00%	1.11%	4.65%	5.59%
Asset Group C - \$501 million to \$1 billion in total assets						
Envista Federal Credit Union	\$648,349	\$67,170	10.36%	5.82%	5.05%	5.22%
Heartland Credit Union	\$654,353	\$56,747	8.67%	7.19%	9.89%	12.35%
Mainstreet Federal Credit Union	\$699,927	\$61,887	8.84%	5.34%	2.39%	4.85%
Azura Credit Union	\$827,671	\$83,996	10.15%	1.78%	8.38%	13.36%
Average of Asset Group C	\$707,575	\$67,450	9.51%	5.03%	6.43%	8.95%
Asset Group D - Over \$1 billion in total assets						
Golden Plains Credit Union	\$1,024,651	\$119,508	11.66%	6.43%	3.51%	7.09%
Mazuma Credit Union	\$1,033,080	\$105,490	10.21%	(0.48%)	12.45%	9.02%
Credit Union of America	\$1,712,398	\$208,505	12.18%	3.65%	3.66%	4.33%
Meritrust Federal Credit Union	\$2,149,669	\$181,447	8.44%	1.97%	4.93%	5.58%
Millennium Corporate Credit Union	\$2,199,225	NA	NA	NA	NA	NA
CommunityAmerica Credit Union	\$5,332,745	\$527,837	9.90%	4.25%	4.80%	8.19%
Average of Asset Group D	\$2,241,961	\$228,557	10.48%	3.16%	5.87%	6.84%

Source: SNL Financial

Note: Report includes only bank-level data.

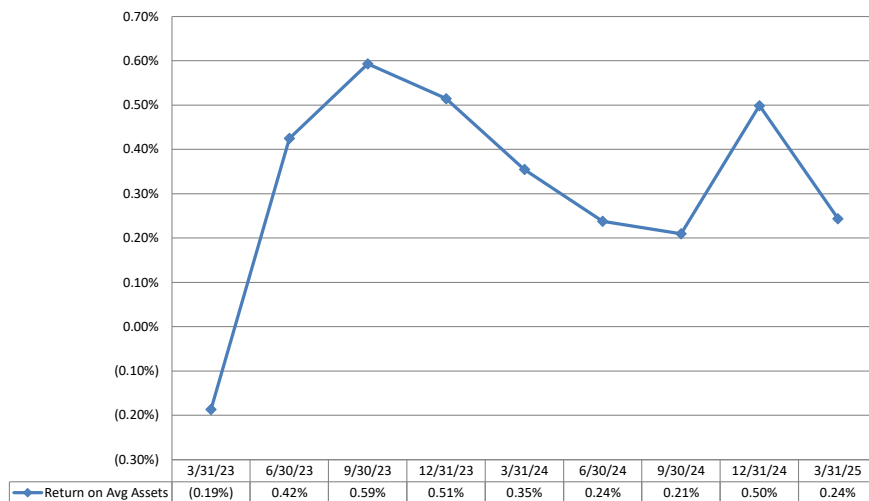
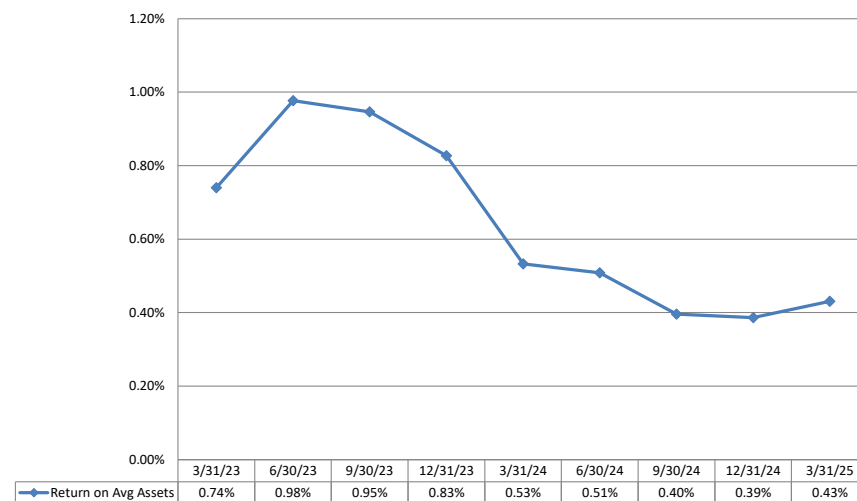
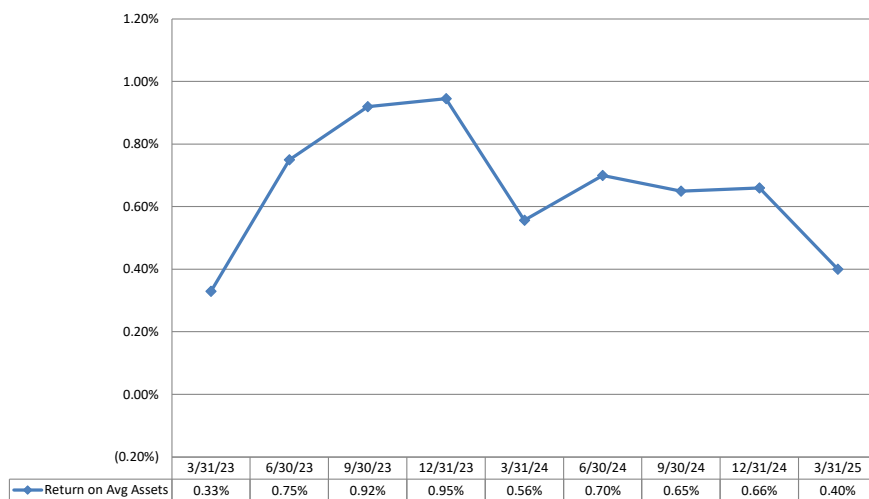
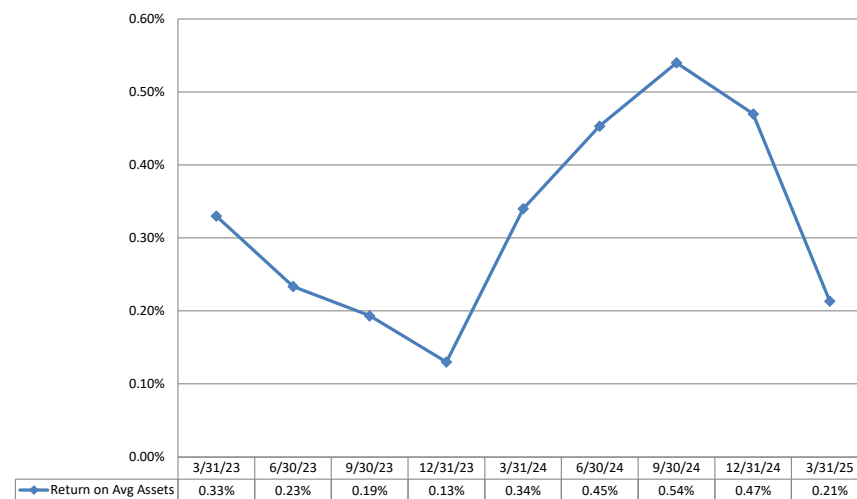
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**Missouri**

# Performance Analysis

## Summary Trends of Historical Asset Group Averages: Return on Average Assets

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

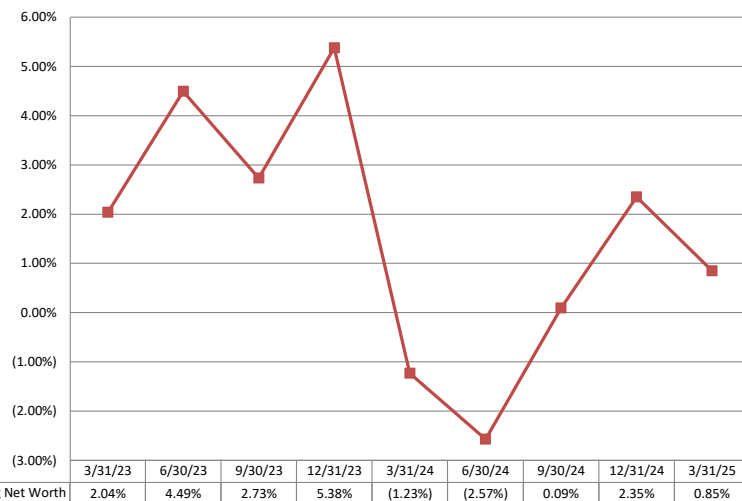
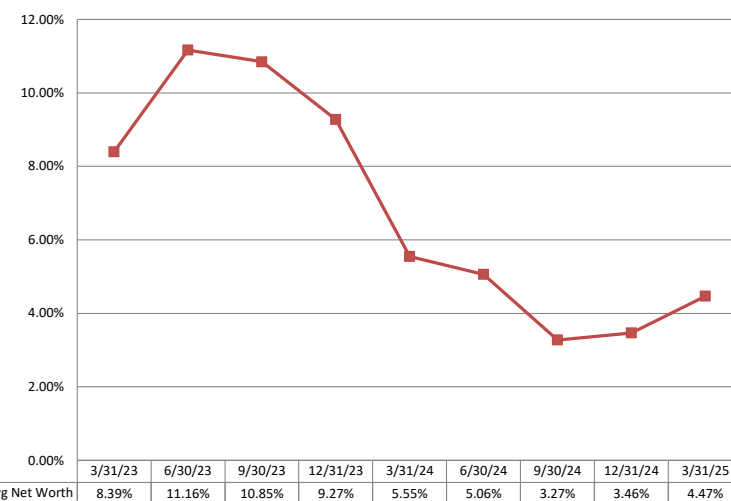
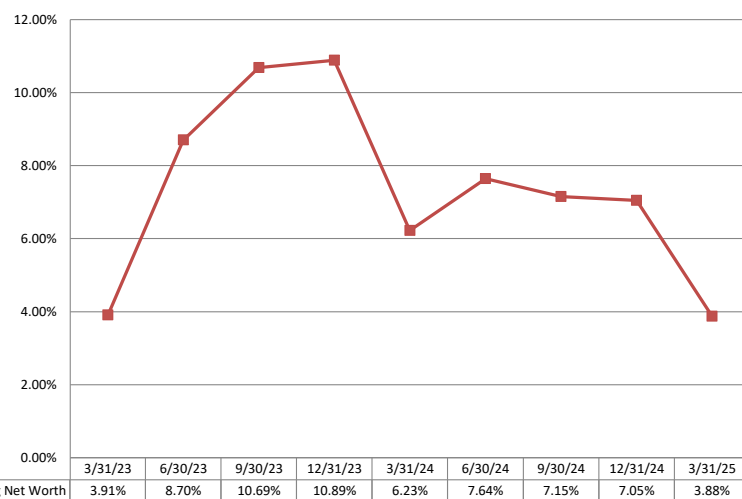
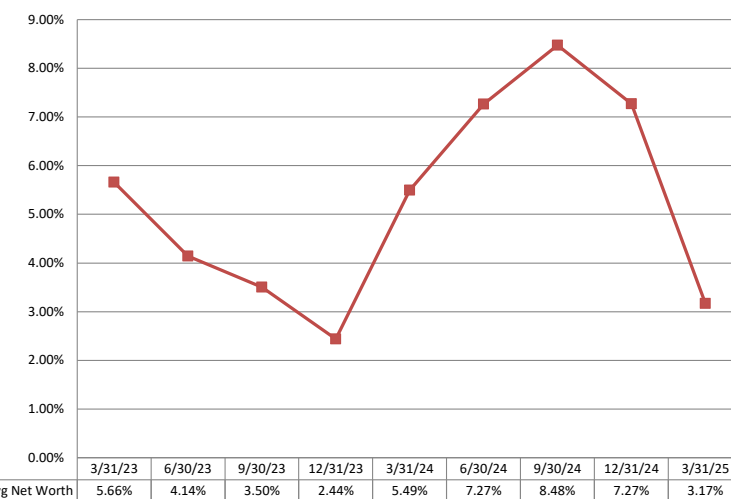
Source: SNL Financial

Note: Report includes only bank-level data.

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## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

Asset Group A - \$50 to \$250 million in total assets

West Side Baptist Church Federal Credit Union	\$371	\$2	2.08%	15.38%	75.00%	NA	\$2	2.08%	15.38%	75.00%	NA
Atlas Credit Union	\$381	(\$6)	(6.37%)	(32.88%)	300.00%	\$12	(\$6)	(6.37%)	(32.88%)	300.00%	\$12
Bluescope Employees' Credit Union	\$1,250	\$1	0.31%	2.72%	88.24%	\$0	\$1	0.31%	2.72%	88.24%	\$0
Co-Lib Credit Union	\$1,270	\$7	2.25%	15.91%	45.45%	\$0	\$7	2.25%	15.91%	45.45%	\$0
St. Augustine Credit Union	\$1,520	\$3	0.75%	5.88%	66.67%	NA	\$3	0.75%	5.88%	66.67%	NA
Northeast Regional Credit Union	\$1,784	\$3	0.69%	5.24%	82.61%	\$32	\$3	0.69%	5.24%	82.61%	\$32
Bothwell Hospital Employees Credit Union	\$1,868	(\$2)	(0.43%)	(4.68%)	80.00%	\$28	(\$2)	(0.43%)	(4.68%)	80.00%	\$28
WeDevelopment Federal Credit Union	\$2,967	(\$161)	(21.02%)	(172.65%)	NM	\$64	(\$161)	(21.02%)	(172.65%)	NM	\$64
J.C. Federal Employees Credit Union	\$3,102	\$0	0.00%	0.00%	87.50%	\$64	\$0	0.00%	0.00%	87.50%	\$64
Our Lady of Snows Credit Union	\$4,168	\$19	1.81%	12.12%	53.85%	\$19	\$19	1.81%	12.12%	53.85%	\$19
Dexter Public School Credit Union	\$5,096	\$5	0.39%	3.13%	65.22%	\$28	\$5	0.39%	3.13%	65.22%	\$28
Sikeston Public Schools Credit Union	\$5,322	\$11	0.84%	4.75%	48.94%	NA	\$11	0.84%	4.75%	48.94%	NA
Fedco Credit Union	\$6,626	\$1	0.06%	0.55%	71.43%	NA	\$1	0.06%	0.55%	71.43%	NA
KC Unidos Federal Credit Union	\$7,614	\$19	0.99%	3.20%	79.58%	\$76	\$19	0.99%	3.20%	79.58%	\$76
Southeast Missouri Community Credit Union	\$7,769	(\$46)	(2.44%)	(31.29%)	132.05%	\$46	(\$46)	(2.44%)	(31.29%)	132.05%	\$46
Lovers Lane Credit Union	\$7,887	(\$52)	(2.64%)	(18.98%)	77.61%	\$45	(\$52)	(2.64%)	(18.98%)	77.61%	\$45
Community First Credit Union	\$8,396	\$7	0.33%	3.27%	73.08%	\$38	\$7	0.33%	3.27%	73.08%	\$38
Saint Joseph Teachers' Credit Union	\$8,783	\$24	1.11%	11.40%	74.53%	\$59	\$24	1.11%	11.40%	74.53%	\$59
Missouri Baptist Credit Union	\$9,290	\$26	1.13%	15.98%	86.30%	\$52	\$26	1.13%	15.98%	86.30%	\$52
South Central Missouri Credit Union	\$9,488	\$7	0.30%	1.95%	89.09%	\$50	\$7	0.30%	1.95%	89.09%	\$50
Northwest Missouri Regional Credit Union	\$10,929	\$30	1.13%	9.72%	83.15%	\$49	\$30	1.13%	9.72%	83.15%	\$49
K.C. Area Credit Union	\$11,535	\$18	0.65%	3.86%	86.75%	\$71	\$18	0.65%	3.86%	86.75%	\$71
Burlington Northtown Community Credit Union	\$14,740	\$57	1.52%	7.48%	71.05%	\$87	\$57	1.52%	7.48%	71.05%	\$87
Patriot Credit Union	\$15,126	\$25	0.67%	8.04%	75.00%	\$80	\$25	0.67%	8.04%	75.00%	\$80
Academic Employees Credit Union	\$15,927	\$61	1.59%	23.28%	69.23%	\$63	\$61	1.59%	23.28%	69.23%	\$63
Independence Teachers Credit Union	\$16,112	\$55	1.38%	9.46%	50.00%	\$64	\$55	1.38%	9.46%	50.00%	\$64
Catholic Family Credit Union	\$16,193	\$16	0.39%	4.40%	87.30%	\$81	\$16	0.39%	4.40%	87.30%	\$81
Division #6 Highway Credit Union	\$16,326	\$40	1.00%	6.19%	71.53%	\$55	\$40	1.00%	6.19%	71.53%	\$55
Stationery Credit Union	\$17,178	\$46	1.06%	8.23%	79.49%	\$84	\$46	1.06%	8.23%	79.49%	\$84
St. Louis Newspaper Carriers Credit Union	\$19,430	(\$26)	(0.54%)	(7.56%)	280.00%	\$76	(\$26)	(0.54%)	(7.56%)	280.00%	\$76
Cape Regional Credit Union	\$19,541	\$27	0.58%	7.51%	90.24%	\$53	\$27	0.58%	7.51%	90.24%	\$53
United Labor Credit Union	\$19,972	\$14	0.29%	3.80%	79.49%	\$90	\$14	0.29%	3.80%	79.49%	\$90
Summit Ridge Credit Union	\$20,206	\$13	0.25%	3.21%	85.46%	\$97	\$13	0.25%	3.21%	85.46%	\$97
St. Louis Policemens Credit Union	\$21,266	\$0	0.00%	0.00%	81.66%	\$96	\$0	0.00%	0.00%	81.66%	\$96
Leadco Community Credit Union	\$23,405	(\$10)	(0.18%)	(2.05%)	99.64%	\$60	(\$10)	(0.18%)	(2.05%)	99.64%	\$60

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)											
Highway Crossroads Credit Union	\$24,624	\$57	0.95%	6.23%	67.59%	\$85	\$57	0.95%	6.23%	67.59%	\$85
Legacy Credit Union	\$25,226	\$80	1.28%	8.01%	60.42%	\$58	\$80	1.28%	8.01%	60.42%	\$58
County Credit Union	\$25,587	(\$27)	(0.42%)	(3.68%)	96.09%	\$89	(\$27)	(0.42%)	(3.68%)	96.09%	\$89
Desoto Mo Pac Credit Union	\$25,890	\$42	0.68%	6.09%	72.31%	\$57	\$42	0.68%	6.09%	72.31%	\$57
Highway Alliance Credit Union	\$27,878	\$61	0.89%	8.01%	78.97%	\$48	\$61	0.89%	8.01%	78.97%	\$48
District One Highway Credit Union	\$30,518	\$63	0.81%	4.82%	60.61%	\$80	\$63	0.81%	4.82%	60.61%	\$80
Columbia Credit Union	\$30,784	\$11	0.14%	1.40%	97.17%	\$83	\$11	0.14%	1.40%	97.17%	\$83
Show-Me Credit Union	\$34,860	\$181	2.12%	14.24%	62.91%	\$78	\$181	2.12%	14.24%	62.91%	\$78
Lutheran Federal Credit Union	\$35,197	(\$70)	(0.83%)	(9.27%)	111.06%	\$108	(\$70)	(0.83%)	(9.27%)	111.06%	\$108
Shelter Insurance Federal Credit Union	\$38,792	\$111	1.17%	8.65%	56.68%	\$72	\$111	1.17%	8.65%	56.68%	\$72
Holy Rosary Credit Union	\$44,393	\$39	0.36%	4.03%	91.78%	\$79	\$39	0.36%	4.03%	91.78%	\$79
Kansas City Credit Union	\$46,056	(\$6)	(0.05%)	(0.73%)	100.55%	\$79	(\$6)	(0.05%)	(0.73%)	100.55%	\$79
Central Communications Credit Union	\$47,108	(\$111)	(0.97%)	(105.21%)	120.53%	\$76	(\$111)	(0.97%)	(105.21%)	120.53%	\$76
Joplin Metro Credit Union	\$51,463	\$235	1.85%	11.10%	69.63%	\$68	\$235	1.85%	11.10%	69.63%	\$68
Horizon Credit Union	\$59,327	\$84	0.57%	5.49%	83.04%	\$60	\$84	0.57%	5.49%	83.04%	\$60
City Credit Union	\$59,527	\$292	2.02%	16.63%	66.19%	\$81	\$292	2.02%	16.63%	66.19%	\$81
Raytown-Lee's Summit Community Credit Union	\$59,632	\$55	0.37%	4.62%	78.46%	\$69	\$55	0.37%	4.62%	78.46%	\$69
Foundation Credit Union	\$68,835	\$34	0.20%	1.30%	87.62%	\$67	\$34	0.20%	1.30%	87.62%	\$67
Members 1st Credit Union	\$69,392	\$182	1.05%	11.18%	75.68%	\$73	\$182	1.05%	11.18%	75.68%	\$73
Health Care Family Credit Union	\$75,863	\$136	0.72%	5.20%	77.79%	\$83	\$136	0.72%	5.20%	77.79%	\$83
Educational Community Credit Union	\$76,318	\$98	0.52%	5.99%	84.99%	\$92	\$98	0.52%	5.99%	84.99%	\$92
Missouri Central Credit Union	\$78,740	\$174	0.89%	8.33%	63.80%	\$76	\$174	0.89%	8.33%	63.80%	\$76
CSD Credit Union	\$81,425	\$166	0.84%	7.05%	73.97%	\$63	\$166	0.84%	7.05%	73.97%	\$63
Mercy Credit Union	\$83,914	\$371	1.78%	15.45%	66.06%	\$55	\$371	1.78%	15.45%	66.06%	\$55
Volt Credit Union	\$84,662	(\$191)	(0.89%)	(9.90%)	102.48%	\$82	(\$191)	(0.89%)	(9.90%)	102.48%	\$82
Postal & Community Credit Union	\$84,983	\$265	1.26%	13.30%	62.27%	\$58	\$265	1.26%	13.30%	62.27%	\$58
Goetz Credit Union	\$88,272	\$262	1.22%	8.62%	73.11%	\$98	\$262	1.22%	8.62%	73.11%	\$98
Civic Central Credit Union	\$95,472	\$229	0.98%	8.58%	60.58%	\$70	\$229	0.98%	8.58%	60.58%	\$70
Riverways Federal Credit Union	\$109,422	\$356	1.33%	17.08%	76.27%	\$72	\$356	1.33%	17.08%	76.27%	\$72
First Missouri Credit Union	\$114,181	\$104	0.37%	3.76%	79.51%	\$75	\$104	0.37%	3.76%	79.51%	\$75

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)											
Ozark Federal Credit Union	\$114,636	\$348	1.24%	11.41%	74.61%	\$59	\$348	1.24%	11.41%	74.61%	\$59
Metro Credit Union	\$115,184	\$312	1.10%	9.05%	67.39%	\$78	\$312	1.10%	9.05%	67.39%	\$78
R-G Federal Credit Union	\$138,381	\$344	1.01%	11.17%	73.70%	\$85	\$344	1.01%	11.17%	73.70%	\$85
Central Missouri Community Credit Union	\$139,072	\$67	0.19%	2.63%	89.51%	\$68	\$67	0.19%	2.63%	89.51%	\$68
Century Credit Union	\$164,120	\$626	1.56%	8.67%	58.67%	\$67	\$626	1.56%	8.67%	58.67%	\$67
Conservation Employees Credit Union	\$173,574	\$232	0.54%	6.90%	80.14%	\$114	\$232	0.54%	6.90%	80.14%	\$114
Public Safety Credit Union	\$183,977	\$395	0.87%	7.73%	79.53%	\$92	\$395	0.87%	7.73%	79.53%	\$92
United Consumers Credit Union	\$209,889	\$82	0.16%	1.44%	84.03%	\$92	\$82	0.16%	1.44%	84.03%	\$92
Average of Asset Group A	\$46,165	\$81	0.24%	0.85%	83.79%	\$67	\$81	0.24%	0.85%	83.79%	\$67
Asset Group B - \$251 to \$500 million in total assets											
United Credit Union	\$297,560	\$689	0.96%	7.40%	74.77%	\$82	\$689	0.96%	7.40%	74.77%	\$82
TelComm Credit Union	\$320,302	\$197	0.25%	2.05%	88.23%	\$69	\$197	0.25%	2.05%	88.23%	\$69
Great Plains Federal Credit Union	\$339,854	(\$718)	(0.87%)	(8.76%)	130.12%	\$70	(\$718)	(0.87%)	(8.76%)	130.12%	\$70
Missouri Electric Cooperative Employees Credit Union	\$343,848	\$1,108	1.32%	15.13%	49.68%	\$134	\$1,108	1.32%	15.13%	49.68%	\$134
Blucurrent Credit Union	\$364,211	\$629	0.70%	6.67%	76.73%	\$90	\$629	0.70%	6.67%	76.73%	\$90
Alltru Federal Credit Union	\$364,258	\$80	0.09%	1.19%	75.42%	\$84	\$80	0.09%	1.19%	75.42%	\$84
Alliance Credit Union	\$375,073	\$622	0.66%	5.75%	78.43%	\$90	\$622	0.66%	5.75%	78.43%	\$90
Infuze Credit Union	\$412,951	\$1,062	1.06%	10.61%	67.54%	\$74	\$1,062	1.06%	10.61%	67.54%	\$74
Arsenal Credit Union	\$424,543	\$192	0.18%	3.10%	87.59%	\$98	\$192	0.18%	3.10%	87.59%	\$98
St. Louis Community Credit Union	\$431,548	\$51	0.05%	0.41%	81.23%	\$75	\$51	0.05%	0.41%	81.23%	\$75
Assemblies of God Credit Union	\$440,099	\$495	0.45%	5.98%	83.55%	\$86	\$495	0.45%	5.98%	83.55%	\$86
West Community Credit Union	\$483,854	\$383	0.32%	4.06%	79.94%	\$94	\$383	0.32%	4.06%	79.94%	\$94
Average of Asset Group B	\$383,175	\$399	0.43%	4.47%	81.10%	\$87	\$399	0.43%	4.47%	81.10%	\$87
Asset Group C - \$501 million to \$1 billion in total assets											
Neighbors Credit Union	\$544,239	\$625	0.46%	4.11%	80.33%	\$104	\$625	0.46%	4.11%	80.33%	\$104
River Region Community Credit Union	\$741,275	\$1,781	0.98%	10.01%	73.46%	\$106	\$1,781	0.98%	10.01%	73.46%	\$106
Average of Asset Group C	\$642,757	\$1,203	0.72%	7.06%	76.90%	\$105	\$1,203	0.72%	7.06%	76.90%	\$105
Asset Group D - Over \$1 billion in total assets											
Vantage Credit Union	\$1,107,629	(\$313)	(0.11%)	(1.60%)	92.71%	\$104	(\$313)	(0.11%)	(1.60%)	92.71%	\$104
Together Credit Union	\$2,612,533	\$1,028	0.16%	1.93%	83.95%	\$113	\$1,028	0.16%	1.93%	83.95%	\$113
First Community Credit Union	\$4,735,523	\$6,801	0.59%	9.17%	71.94%	\$85	\$6,801	0.59%	9.17%	71.94%	\$85
Average of Asset Group D	\$2,818,562	\$2,505	0.21%	3.17%	82.87%	\$101	\$2,505	0.21%	3.17%	82.87%	\$101

Source: SNL Financial

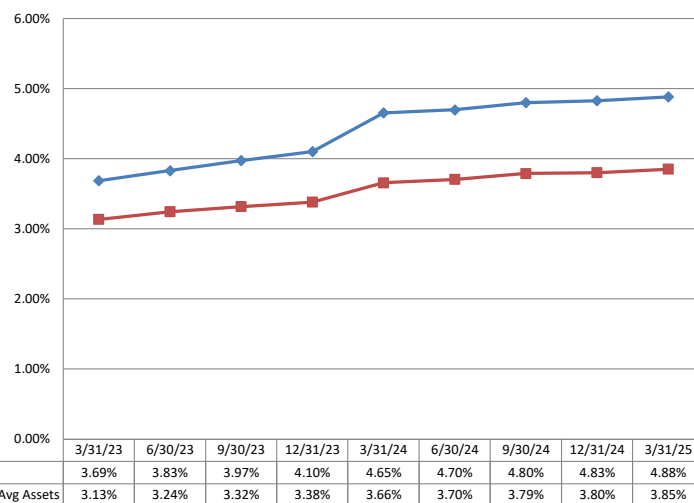
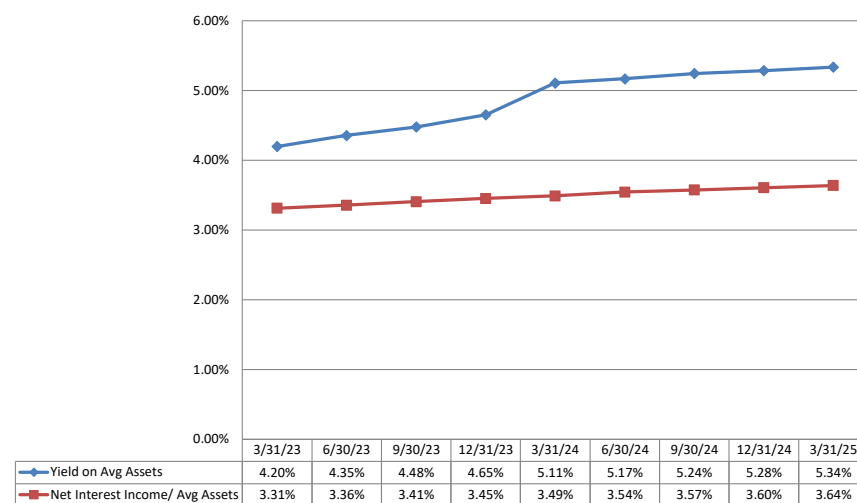
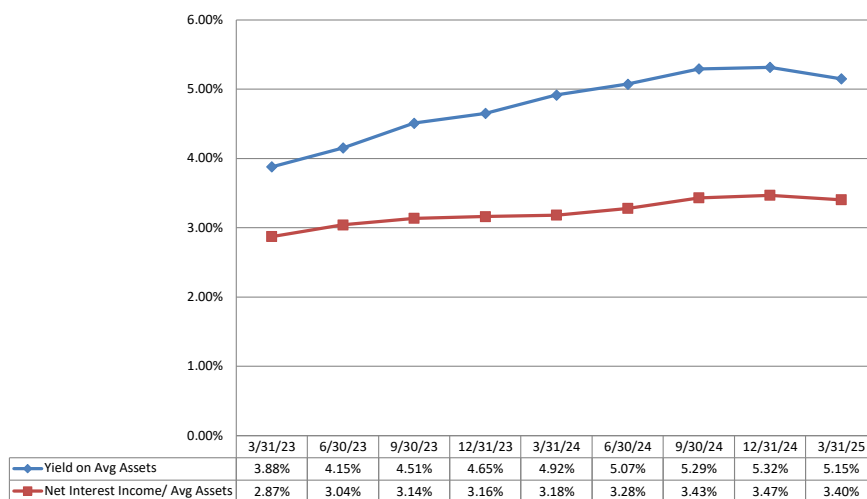
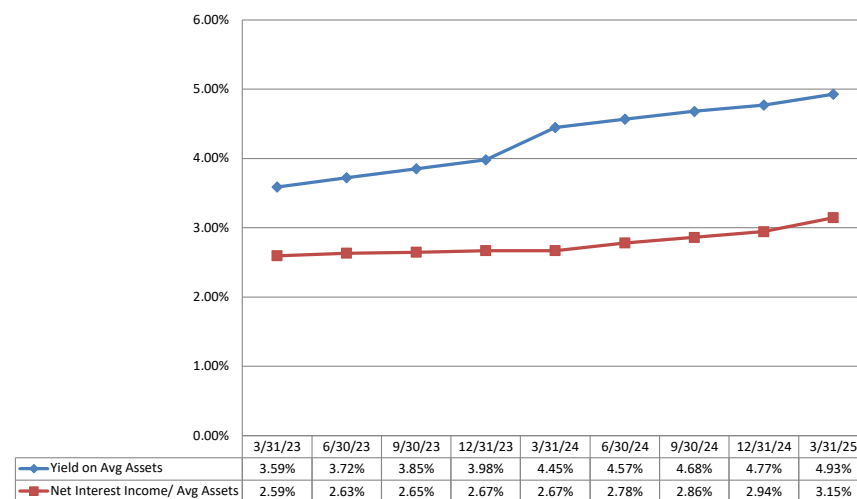
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

## Summary Trends of Historical Asset Group Averages: Yield on Average Assets &amp; Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

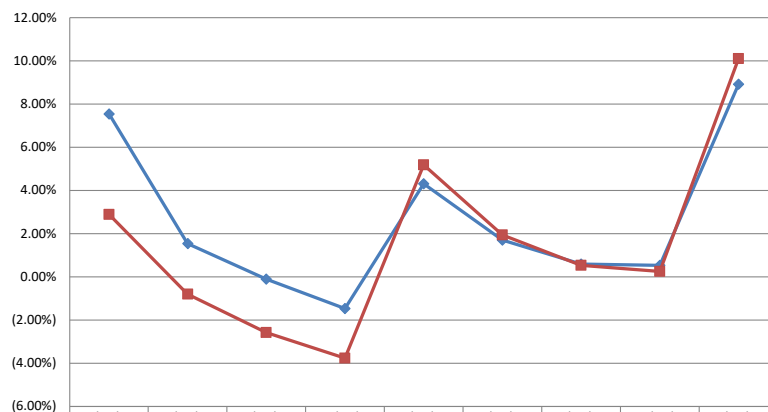
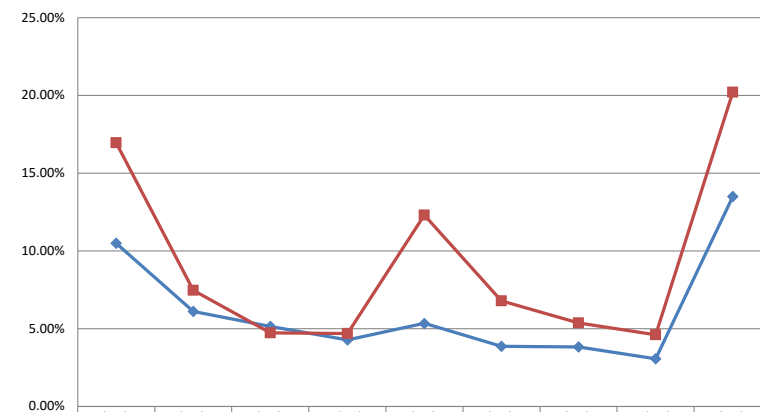
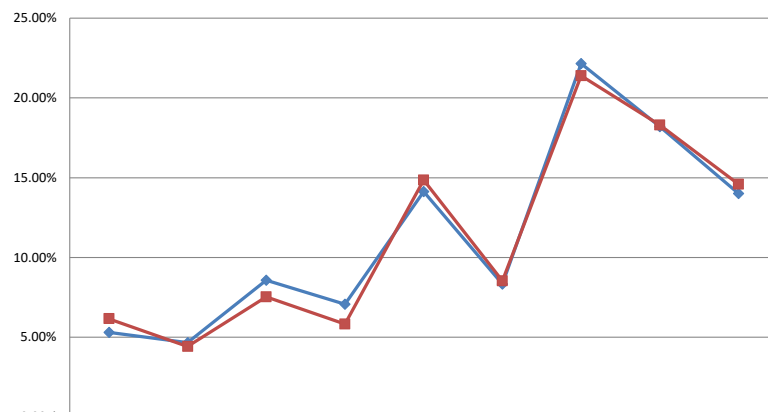
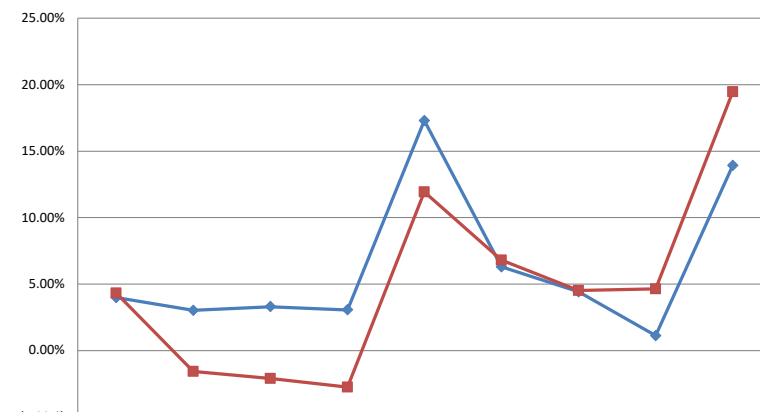
Source: SNL Financial

Note: Report includes only bank-level data.

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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets  
Year-to-DateAsset Group D - Over \$1 billion in Total Assets  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

## Asset Group A - \$50 to \$250 million in total assets

West Side Baptist Church Federal Credit Union	\$371	\$36	\$318	11.32%	NA	4.16%	0.00%	5.19%	(28.07%)	(31.30%)
Atlas Credit Union	\$381	\$229	\$310	73.87%	\$381	3.18%	0.00%	3.18%	8.58%	17.51%
Bluescope Employees' Credit Union	\$1,250	\$612	\$1,102	55.54%	\$1,250	5.57%	0.31%	4.95%	(25.19%)	(28.33%)
Co-Lib Credit Union	\$1,270	\$668	\$1,089	61.34%	\$2,540	3.85%	0.32%	3.53%	15.37%	16.44%
St. Augustine Credit Union	\$1,520	\$1,235	\$1,312	94.13%	NA	3.77%	1.51%	2.26%	(34.62%)	(40.55%)
Northeast Regional Credit Union	\$1,784	\$1,460	\$1,546	94.44%	\$1,189	6.19%	1.37%	4.81%	18.04%	18.97%
Bothwell Hospital Employees Credit Union	\$1,868	\$1,517	\$1,695	89.50%	\$934	6.03%	0.00%	6.03%	4.33%	6.47%
WeDevelopment Federal Credit Union	\$2,967	\$1,302	\$2,689	48.42%	\$742	5.35%	1.04%	4.31%	(24.43%)	0.89%
J.C. Federal Employees Credit Union	\$3,102	\$2,083	\$2,418	86.15%	\$2,068	5.52%	0.38%	5.13%	(3.70%)	(4.90%)
Our Lady of Snows Credit Union	\$4,168	\$2,567	\$3,523	72.86%	\$1,389	4.38%	0.67%	3.81%	(6.24%)	(9.42%)
Dexter Public School Credit Union	\$5,096	\$4,159	\$4,412	94.27%	\$5,096	4.47%	2.83%	1.65%	0.00%	(4.04%)
Sikeston Public Schools Credit Union	\$5,322	\$2,735	\$4,385	62.37%	NA	4.82%	1.30%	3.44%	14.00%	15.94%
Fedco Credit Union	\$6,626	\$1,805	\$5,883	30.68%	NA	3.91%	3.48%	0.43%	23.39%	25.76%
KC Unidos Federal Credit Union	\$7,614	\$6,906	\$5,068	136.27%	\$1,692	8.53%	0.36%	8.17%	(7.93%)	(12.54%)
Southeast Missouri Community Credit Union	\$7,769	\$3,852	\$7,192	53.56%	\$1,942	5.14%	1.96%	3.13%	24.01%	24.75%
Lovers Lane Credit Union	\$7,887	\$6,802	\$6,680	101.83%	\$3,155	6.14%	2.95%	3.20%	1.07%	3.56%
Community First Credit Union	\$8,396	\$6,033	\$7,470	80.76%	\$2,399	5.53%	1.10%	4.44%	0.96%	(0.32%)
Saint Joseph Teachers' Credit Union	\$8,783	\$3,208	\$7,901	40.60%	\$2,928	4.82%	0.09%	4.72%	13.90%	13.72%
Missouri Baptist Credit Union	\$9,290	\$7,101	\$8,617	82.41%	\$4,645	5.06%	2.18%	2.88%	10.15%	19.83%
South Central Missouri Credit Union	\$9,488	\$4,010	\$8,011	50.06%	\$4,744	2.99%	0.72%	2.28%	(0.17%)	(0.45%)
Northwest Missouri Regional Credit Union	\$10,929	\$7,187	\$9,617	74.73%	\$1,987	6.16%	0.38%	5.79%	22.21%	25.91%
K.C. Area Credit Union	\$11,535	\$3,866	\$9,566	40.41%	\$2,884	5.07%	0.32%	4.75%	31.09%	34.82%
Burlington Northtown Community Credit Union	\$14,740	\$8,187	\$11,511	71.12%	\$4,211	4.64%	0.16%	4.45%	(13.81%)	(17.70%)
Patriot Credit Union	\$15,126	\$13,548	\$13,858	97.76%	\$6,050	4.36%	0.59%	3.77%	8.62%	8.94%
Academic Employees Credit Union	\$15,927	\$8,393	\$14,827	56.61%	\$3,982	4.65%	0.05%	4.59%	32.53%	32.84%
Independence Teachers Credit Union	\$16,112	\$5,198	\$13,733	37.85%	\$6,445	4.05%	1.13%	2.93%	6.13%	5.49%
Catholic Family Credit Union	\$16,193	\$6,696	\$14,682	45.61%	\$5,398	5.25%	2.42%	2.83%	(1.60%)	(2.17%)
Division #6 Highway Credit Union	\$16,326	\$8,805	\$13,696	64.29%	\$5,442	4.09%	0.87%	3.22%	14.47%	16.20%
Stationery Credit Union	\$17,178	\$5,337	\$14,829	35.99%	\$3,817	4.68%	0.18%	4.47%	(7.74%)	(11.22%)
St. Louis Newspaper Carriers Credit Union	\$19,430	\$17,177	\$17,918	95.86%	\$19,430	3.23%	2.92%	0.31%	(0.35%)	(2.88%)
Cape Regional Credit Union	\$19,541	\$13,925	\$18,032	77.22%	\$2,299	4.65%	0.26%	4.40%	35.33%	37.17%
United Labor Credit Union	\$19,972	\$11,557	\$18,440	62.67%	\$3,329	6.41%	0.89%	5.54%	27.21%	29.04%
Summit Ridge Credit Union	\$20,206	\$11,218	\$18,262	61.43%	\$5,052	5.11%	1.44%	3.67%	(15.27%)	(17.75%)
St. Louis Policemens Credit Union	\$21,266	\$8,406	\$17,690	47.52%	\$8,506	3.13%	0.46%	2.67%	17.70%	21.64%
Leadco Community Credit Union	\$23,405	\$12,950	\$21,207	61.06%	\$2,754	4.25%	0.56%	3.69%	22.84%	22.35%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>										
Highway Crossroads Credit Union	\$24,624	\$19,736	\$20,559	96.00%	\$6,156	6.68%	2.01%	4.67%	25.51%	27.18%
Legacy Credit Union	\$25,226	\$15,402	\$20,998	73.35%	\$5,045	4.98%	1.27%	3.71%	10.48%	9.08%
County Credit Union	\$25,587	\$12,002	\$22,300	53.82%	\$4,265	5.06%	0.35%	4.71%	4.17%	5.81%
Desoto Mo Pac Credit Union	\$25,890	\$19,111	\$22,989	83.13%	\$5,178	4.66%	2.24%	2.42%	42.02%	46.30%
Highway Alliance Credit Union	\$27,878	\$14,356	\$24,751	58.00%	\$6,195	4.36%	1.72%	2.66%	10.80%	11.15%
District One Highway Credit Union	\$30,518	\$6,050	\$25,156	24.05%	\$10,173	2.98%	0.98%	2.07%	(14.73%)	(17.89%)
Columbia Credit Union	\$30,784	\$17,883	\$27,408	65.25%	\$2,799	5.50%	0.18%	5.30%	2.10%	2.57%
Show-Me Credit Union	\$34,860	\$19,520	\$30,079	64.90%	\$3,873	5.15%	0.43%	4.71%	15.67%	26.26%
Lutheran Federal Credit Union	\$35,197	\$18,128	\$32,122	56.43%	\$4,693	3.76%	0.56%	3.19%	33.53%	38.18%
Shelter Insurance Federal Credit Union	\$38,792	\$8,883	\$33,561	26.47%	\$8,620	4.18%	1.63%	2.55%	20.98%	22.91%
Holy Rosary Credit Union	\$44,393	\$32,746	\$32,968	99.33%	\$1,850	7.34%	0.51%	6.82%	13.09%	13.86%
Kansas City Credit Union	\$46,056	\$37,578	\$42,208	89.03%	\$3,176	4.55%	0.78%	3.77%	3.62%	1.71%
Central Communications Credit Union	\$47,108	\$14,154	\$46,329	30.55%	\$4,096	3.59%	0.72%	2.87%	27.55%	23.64%
Joplin Metro Credit Union	\$51,463	\$37,983	\$42,628	89.10%	\$3,431	6.11%	0.54%	5.57%	10.02%	13.29%
Horizon Credit Union	\$59,327	\$38,791	\$52,148	74.39%	\$3,042	5.23%	1.48%	3.75%	5.83%	2.11%
City Credit Union	\$59,527	\$36,919	\$51,493	71.70%	\$4,961	5.74%	0.81%	4.92%	22.24%	23.24%
Raytown-Lee's Summit Community Credit Union	\$59,632	\$33,077	\$54,591	60.59%	\$3,508	4.08%	0.12%	3.96%	7.95%	7.92%
Foundation Credit Union	\$68,835	\$53,875	\$56,883	94.71%	\$5,099	4.67%	1.86%	2.82%	3.13%	(0.01%)
Members 1st Credit Union	\$69,392	\$43,513	\$61,213	71.08%	\$4,626	4.71%	1.27%	3.44%	2.77%	3.71%
Health Care Family Credit Union	\$75,863	\$52,672	\$64,399	81.79%	\$4,741	4.93%	1.26%	3.67%	(1.13%)	9.88%
Educational Community Credit Union	\$76,318	\$46,214	\$68,654	67.31%	\$3,816	4.30%	0.36%	3.94%	5.55%	5.07%
Missouri Central Credit Union	\$78,740	\$64,270	\$69,133	92.97%	\$4,256	5.70%	0.81%	4.90%	6.17%	2.91%
CSD Credit Union	\$81,425	\$37,628	\$71,529	52.61%	\$4,176	4.74%	1.47%	3.27%	22.85%	25.27%
Mercy Credit Union	\$83,914	\$65,894	\$73,371	89.81%	\$3,814	4.86%	0.64%	4.21%	6.48%	5.16%
Volt Credit Union	\$84,662	\$57,601	\$74,508	77.31%	\$3,456	4.76%	1.00%	3.75%	(7.21%)	8.55%
Postal & Community Credit Union	\$84,983	\$61,429	\$76,788	80.00%	\$6,295	4.95%	1.64%	3.31%	7.06%	7.02%
Goetz Credit Union	\$88,272	\$53,141	\$74,867	70.98%	\$6,790	5.09%	0.93%	4.16%	21.84%	20.34%
Civic Central Credit Union	\$95,472	\$37,621	\$84,403	44.57%	\$8,679	3.62%	1.00%	2.63%	16.12%	15.48%
Riverways Federal Credit Union	\$109,422	\$91,871	\$98,807	92.98%	\$2,918	5.60%	1.32%	4.28%	18.68%	19.85%
First Missouri Credit Union	\$114,181	\$83,869	\$101,460	82.66%	\$3,683	5.51%	1.50%	4.01%	19.47%	24.03%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

## Asset Group A - \$50 to \$250 million in total assets (continued)

Ozark Federal Credit Union	\$114,636	\$86,397	\$101,180	85.39%	\$2,316	5.69%	1.04%	4.65%	14.25%	17.14%
Metro Credit Union	\$115,184	\$77,161	\$100,871	76.49%	\$4,189	5.51%	1.25%	4.26%	13.21%	13.94%
R-G Federal Credit Union	\$138,381	\$102,034	\$124,658	81.85%	\$4,855	5.34%	1.15%	4.19%	11.42%	14.45%
Central Missouri Community Credit Union	\$139,072	\$87,630	\$129,963	67.43%	\$3,477	4.13%	0.60%	3.53%	6.92%	10.24%
Century Credit Union	\$164,120	\$94,640	\$134,146	70.55%	\$5,563	4.79%	1.49%	3.30%	17.72%	19.74%
Conservation Employees Credit Union	\$173,574	\$118,125	\$158,010	74.76%	\$10,848	4.29%	1.79%	2.50%	10.76%	9.94%
Public Safety Credit Union	\$183,977	\$121,023	\$162,604	74.43%	\$4,088	4.95%	0.54%	4.41%	14.50%	13.97%
United Consumers Credit Union	\$209,889	\$151,316	\$185,333	81.65%	\$3,998	5.18%	1.48%	3.69%	16.50%	18.98%
Average of Asset Group A	\$46,165	\$29,740	\$40,610	69.56%	\$4,368	4.88%	1.04%	3.85%	8.91%	10.10%

## Asset Group B - \$251 to \$500 million in total assets

United Credit Union	\$297,560	\$184,139	\$254,751	72.28%	\$3,100	5.12%	0.72%	4.46%	28.96%	30.44%
TelComm Credit Union	\$320,302	\$216,511	\$278,292	77.80%	\$3,813	5.65%	1.70%	3.96%	15.68%	16.02%
Great Plains Federal Credit Union	\$339,854	\$126,579	\$303,879	41.65%	\$4,302	3.75%	1.91%	1.84%	20.88%	21.52%
Missouri Electric Cooperative Employees Credit Union	\$343,848	\$217,273	\$299,301	72.59%	\$18,586	4.59%	2.35%	2.24%	19.47%	26.17%
Blucurrent Credit Union	\$364,211	\$282,694	\$306,547	92.22%	\$4,285	5.97%	1.78%	4.19%	14.15%	14.79%
Alltru Federal Credit Union	\$364,258	\$303,185	\$329,803	91.93%	\$2,961	6.95%	1.29%	5.66%	5.26%	24.67%
Alliance Credit Union	\$375,073	\$335,039	\$286,809	116.82%	\$5,001	4.79%	1.69%	3.11%	0.60%	14.34%
Infuze Credit Union	\$412,951	\$310,380	\$365,056	85.02%	\$3,687	5.72%	1.51%	4.21%	29.13%	31.70%
Arsenal Credit Union	\$424,543	\$292,491	\$395,091	74.03%	\$4,445	5.70%	2.01%	3.68%	4.30%	14.01%
St. Louis Community Credit Union	\$431,548	\$209,022	\$367,383	56.89%	\$2,757	4.86%	1.11%	3.74%	21.55%	23.97%
Assemblies of God Credit Union	\$440,099	\$342,038	\$356,331	95.99%	\$6,823	4.86%	2.53%	2.33%	1.36%	9.37%
West Community Credit Union	\$483,854	\$405,840	\$412,909	98.29%	\$4,083	6.06%	1.81%	4.25%	0.53%	15.38%
Average of Asset Group B	\$383,175	\$268,766	\$329,679	81.29%	\$5,320	5.34%	1.70%	3.64%	13.49%	20.20%

## Asset Group C - \$501 million to \$1 billion in total assets

Neighbors Credit Union	\$544,239	\$412,403	\$479,151	86.07%	\$4,407	5.27%	1.59%	3.68%	8.57%	8.99%
River Region Community Credit Union	\$741,275	\$542,257	\$650,732	83.33%	\$5,616	5.73%	2.09%	3.64%	14.12%	14.79%
Average of Asset Group C	\$642,757	\$477,330	\$564,942	84.70%	\$5,012	5.50%	1.84%	3.66%	11.35%	11.89%

## Asset Group D - Over \$1 billion in total assets

Vantage Credit Union	\$1,107,629	\$794,247	\$996,633	79.69%	\$4,260	4.96%	1.12%	3.84%	8.97%	19.74%
Together Credit Union	\$2,612,533	\$2,000,552	\$2,234,615	89.53%	\$6,235	5.11%	1.98%	3.13%	13.50%	18.34%
First Community Credit Union	\$4,735,523	\$3,198,211	\$4,108,220	77.85%	\$6,809	4.72%	2.24%	2.47%	19.34%	20.31%
Average of Asset Group D	\$2,818,562	\$1,997,670	\$2,446,489	82.36%	\$5,768	4.93%	1.78%	3.15%	13.94%	19.46%

Source: SNL Financial

Note: Report includes only bank-level data.

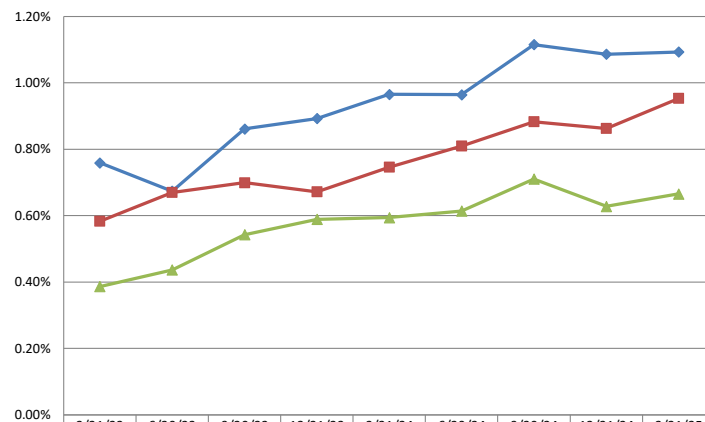
NA = data was not available.

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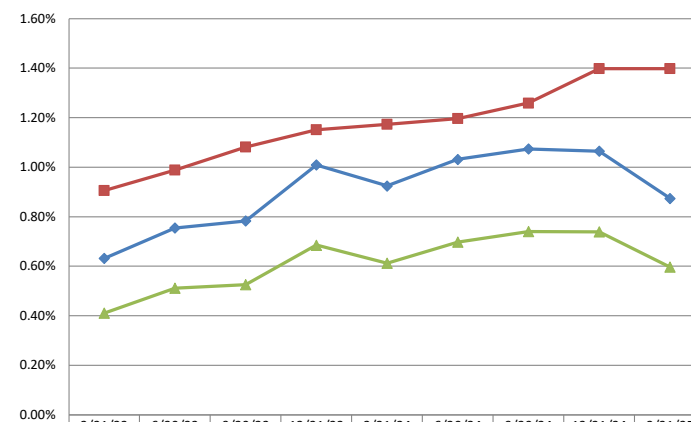
# Asset Quality



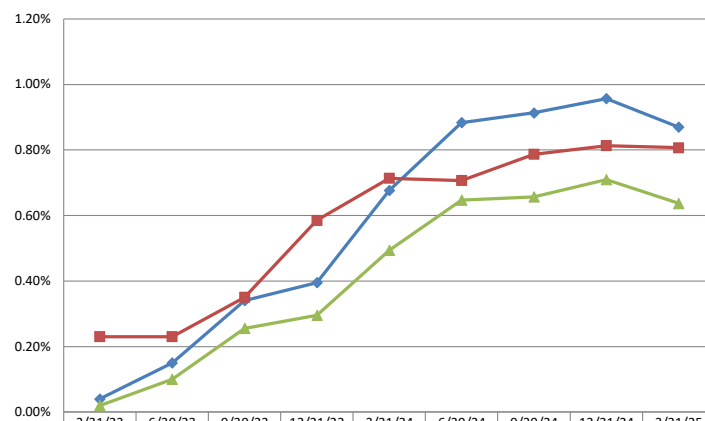
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date

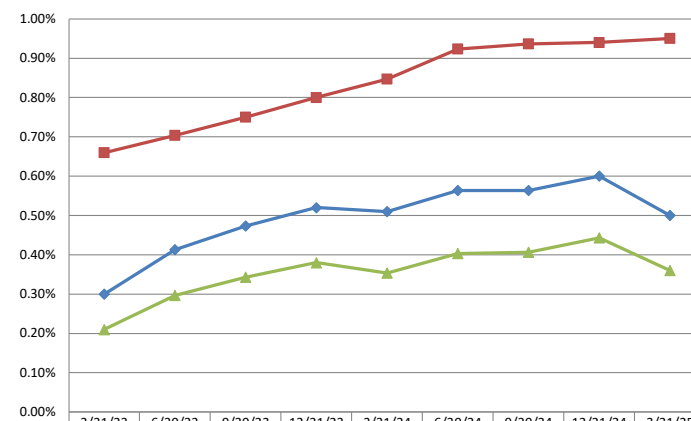
NPLs/Loans	0.76%	0.67%	0.86%	0.89%	0.97%	0.96%	1.12%	1.09%	1.09%
Reserves/Loans	0.58%	0.67%	0.70%	0.67%	0.75%	0.81%	0.88%	0.86%	0.95%
Delinquent Loans/Total Assets	0.39%	0.44%	0.54%	0.59%	0.59%	0.61%	0.71%	0.63%	0.67%

**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date

NPLs/Loans	0.63%	0.75%	0.78%	1.01%	0.92%	1.03%	1.07%	1.07%	0.87%
Reserves/Loans	0.91%	0.99%	1.08%	1.15%	1.17%	1.20%	1.26%	1.40%	1.40%
Delinquent Loans/Total Assets	0.41%	0.51%	0.53%	0.69%	0.61%	0.70%	0.74%	0.74%	0.60%

**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date

NPLs/Loans	0.04%	0.15%	0.34%	0.40%	0.68%	0.88%	0.91%	0.96%	0.87%
Reserves/Loans	0.23%	0.23%	0.35%	0.59%	0.71%	0.71%	0.79%	0.81%	0.81%
Delinquent Loans/Total Assets	0.02%	0.10%	0.26%	0.30%	0.49%	0.65%	0.66%	0.71%	0.64%

**Asset Group D - Over \$1 billion in Total Assets**  
As of Date

NPLs/Loans	0.30%	0.41%	0.47%	0.52%	0.51%	0.56%	0.56%	0.60%	0.50%
Reserves/Loans	0.66%	0.70%	0.75%	0.80%	0.85%	0.92%	0.94%	0.94%	0.95%
Delinquent Loans/Total Assets	0.21%	0.30%	0.34%	0.38%	0.35%	0.40%	0.41%	0.44%	0.36%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets							
West Side Baptist Church Federal Credit Union	\$371	\$0	0.00%	0.00%	NA	0.00%	0.00%
Atlas Credit Union	\$381	\$0	0.00%	0.87%	NA	0.00%	0.00%
Bluescope Employees' Credit Union	\$1,250	\$2	0.33%	2.12%	650.00%	1.25%	0.16%
Co-Lib Credit Union	\$1,270	\$8	1.20%	0.90%	75.00%	4.32%	0.63%
St. Augustine Credit Union	\$1,520	\$0	0.00%	0.08%	NA	0.00%	0.00%
Northeast Regional Credit Union	\$1,784	\$0	0.00%	0.14%	NA	0.00%	0.00%
Bothwell Hospital Employees Credit Union	\$1,868	\$69	4.55%	0.86%	18.84%	38.12%	3.69%
WeDevelopment Federal Credit Union	\$2,967	\$232	17.82%	12.75%	71.55%	54.71%	7.82%
J.C. Federal Employees Credit Union	\$3,102	\$59	2.83%	0.91%	32.20%	8.50%	1.90%
Our Lady of Snows Credit Union	\$4,168	\$0	0.00%	0.00%	NA	0.00%	0.00%
Dexter Public School Credit Union	\$5,096	\$0	0.00%	0.12%	NA	0.00%	0.00%
Sikeston Public Schools Credit Union	\$5,322	\$18	0.66%	0.77%	116.67%	3.57%	0.34%
Fedco Credit Union	\$6,626	\$0	0.00%	0.06%	NA	0.00%	0.00%
KC Unidos Federal Credit Union	\$7,614	\$34	0.49%	1.72%	350.00%	1.36%	0.45%
Southeast Missouri Community Credit Union	\$7,769	\$62	1.61%	1.53%	95.16%	9.94%	0.80%
Lovers Lane Credit Union	\$7,887	\$434	6.38%	2.12%	33.18%	35.75%	5.50%
Community First Credit Union	\$8,396	\$22	0.36%	1.41%	386.36%	2.33%	0.26%
Saint Joseph Teachers' Credit Union	\$8,783	\$9	0.28%	0.37%	133.33%	1.04%	0.10%
Missouri Baptist Credit Union	\$9,290	\$38	0.54%	0.46%	86.84%	5.45%	0.41%
South Central Missouri Credit Union	\$9,488	\$55	1.37%	0.40%	29.09%	3.78%	0.58%
Northwest Missouri Regional Credit Union	\$10,929	\$13	0.18%	1.07%	592.31%	0.98%	0.12%
K.C. Area Credit Union	\$11,535	\$11	0.28%	1.66%	581.82%	0.57%	0.10%
Burlington Northtown Community Credit Union	\$14,740	\$58	0.71%	0.56%	79.31%	1.86%	0.39%
Patriot Credit Union	\$15,126	\$97	0.72%	0.56%	78.35%	7.28%	0.64%
Academic Employees Credit Union	\$15,927	\$12	0.14%	0.23%	158.33%	1.09%	0.08%
Independence Teachers Credit Union	\$16,112	\$25	0.48%	0.85%	176.00%	1.04%	0.16%
Catholic Family Credit Union	\$16,193	\$262	3.91%	1.19%	30.53%	17.00%	1.62%
Division #6 Highway Credit Union	\$16,326	\$1	0.01%	0.20%	NM	0.04%	0.01%
Stationery Credit Union	\$17,178	\$52	0.97%	0.64%	65.38%	2.27%	0.30%
St. Louis Newspaper Carriers Credit Union	\$19,430	\$21	0.12%	0.03%	23.81%	1.54%	0.11%
Cape Regional Credit Union	\$19,541	\$11	0.08%	0.24%	300.00%	0.74%	0.06%
United Labor Credit Union	\$19,972	\$205	1.77%	1.26%	71.22%	15.26%	1.03%
Summit Ridge Credit Union	\$20,206	\$252	2.25%	0.73%	32.54%	14.75%	1.25%
St. Louis Policemens Credit Union	\$21,266	\$80	0.95%	1.02%	107.50%	2.21%	0.38%
Leadco Community Credit Union	\$23,405	\$12	0.09%	0.45%	483.33%	0.60%	0.05%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Delinquent Loans/ Assets (%)
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
Asset Group A - \$50 to \$250 million in total assets (continued)							
Highway Crossroads Credit Union	\$24,624	\$196	0.99%	1.13%	113.78%	5.01%	0.80%
Legacy Credit Union	\$25,226	\$171	1.11%	0.73%	65.50%	4.25%	0.68%
County Credit Union	\$25,587	\$228	1.90%	2.07%	109.21%	7.19%	0.89%
Desoto Mo Pac Credit Union	\$25,890	\$52	0.27%	0.48%	176.92%	1.81%	0.20%
Highway Alliance Credit Union	\$27,878	\$5	0.03%	0.41%	NM	0.16%	0.02%
District One Highway Credit Union	\$30,518	\$0	0.00%	0.20%	NA	0.00%	0.00%
Columbia Credit Union	\$30,784	\$22	0.12%	0.10%	77.27%	0.69%	0.07%
Show-Me Credit Union	\$34,860	\$196	1.00%	0.83%	82.65%	3.67%	0.56%
Lutheran Federal Credit Union	\$35,197	\$1	0.01%	0.23%	NM	0.03%	0.00%
Shelter Insurance Federal Credit Union	\$38,792	\$50	0.56%	1.29%	230.00%	0.94%	0.13%
Holy Rosary Credit Union	\$44,393	\$852	2.60%	3.53%	135.68%	16.75%	1.92%
Kansas City Credit Union	\$46,056	\$2,502	6.66%	1.89%	28.38%	63.30%	5.43%
Central Communications Credit Union	\$47,108	\$48	0.34%	0.54%	158.33%	8.65%	0.10%
Joplin Metro Credit Union	\$51,463	\$208	0.55%	0.54%	99.52%	2.37%	0.40%
Horizon Credit Union	\$59,327	\$362	0.93%	0.60%	63.81%	5.64%	0.61%
City Credit Union	\$59,527	\$472	1.28%	1.74%	135.81%	6.04%	0.79%
Raytown-Lee's Summit Community Credit Union	\$59,632	\$293	0.89%	0.83%	93.52%	5.79%	0.49%
Foundation Credit Union	\$68,835	\$143	0.27%	0.36%	135.66%	1.34%	0.21%
Members 1st Credit Union	\$69,392	\$16	0.04%	0.15%	418.75%	0.24%	0.02%
Health Care Family Credit Union	\$75,863	\$420	0.80%	0.71%	88.57%	3.84%	0.55%
Educational Community Credit Union	\$76,318	\$392	0.85%	0.67%	79.08%	5.66%	0.51%
Missouri Central Credit Union	\$78,740	\$289	0.45%	1.85%	411.42%	3.99%	0.37%
CSD Credit Union	\$81,425	\$58	0.15%	0.38%	244.83%	1.11%	0.07%
Mercy Credit Union	\$83,914	\$123	0.19%	0.29%	154.47%	1.23%	0.15%
Volt Credit Union	\$84,662	\$208	0.36%	0.58%	161.54%	2.61%	0.25%
Postal & Community Credit Union	\$84,983	\$178	0.29%	0.29%	100.56%	2.16%	0.21%
Goetz Credit Union	\$88,272	\$301	0.57%	0.56%	99.34%	2.39%	0.34%
Civic Central Credit Union	\$95,472	\$129	0.34%	0.55%	159.69%	1.16%	0.14%
Riverways Federal Credit Union	\$109,422	\$626	0.68%	0.54%	79.23%	6.89%	0.57%
First Missouri Credit Union	\$114,181	\$1,318	1.57%	0.96%	61.31%	13.90%	1.15%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Credit Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
Ozark Federal Credit Union	\$114,636	\$481	0.56%	0.55%	99.38%	3.74%	0.42%
Metro Credit Union	\$115,184	\$335	0.43%	0.96%	221.19%	2.92%	0.29%
R-G Federal Credit Union	\$138,381	\$405	0.40%	0.81%	203.70%	5.83%	0.29%
Central Missouri Community Credit Union	\$139,072	\$280	0.32%	0.48%	150.00%	2.72%	0.20%
Century Credit Union	\$164,120	\$233	0.25%	1.06%	431.76%	0.77%	0.14%
Conservation Employees Credit Union	\$173,574	\$57	0.05%	0.16%	322.81%	0.41%	0.03%
Public Safety Credit Union	\$183,977	\$276	0.23%	0.81%	354.71%	1.27%	0.15%
United Consumers Credit Union	\$209,889	\$996	0.66%	1.48%	225.20%	4.37%	0.47%
Average of Asset Group A	\$46,165	\$207	1.09%	0.95%	171.49%	6.00%	0.67%
Asset Group B - \$251 to \$500 million in total assets							
United Credit Union	\$297,560	\$695	0.38%	1.74%	460.14%	1.69%	0.23%
TelComm Credit Union	\$320,302	\$731	0.34%	0.41%	120.38%	1.89%	0.23%
Great Plains Federal Credit Union	\$339,854	\$1,173	0.93%	3.40%	367.09%	4.92%	0.35%
Missouri Electric Cooperative Employees Credit Union	\$343,848	\$127	0.06%	0.04%	62.99%	0.41%	0.04%
Blucurrent Credit Union	\$364,211	\$915	0.32%	0.71%	220.87%	2.29%	0.25%
Alltru Federal Credit Union	\$364,258	\$3,888	1.28%	2.39%	186.29%	11.73%	1.07%
Alliance Credit Union	\$375,073	\$1,820	0.54%	1.04%	191.43%	3.87%	0.49%
Infuze Credit Union	\$412,951	\$1,788	0.58%	1.30%	226.01%	5.14%	0.43%
Arsenal Credit Union	\$424,543	\$5,531	1.89%	1.67%	88.56%	18.24%	1.30%
St. Louis Community Credit Union	\$431,548	\$3,860	1.85%	2.98%	161.40%	7.34%	0.89%
Assemblies of God Credit Union	\$440,099	\$3,702	1.08%	0.40%	37.36%	10.55%	0.84%
West Community Credit Union	\$483,854	\$5,050	1.24%	0.70%	56.61%	12.37%	1.04%
Average of Asset Group B	\$383,175	\$2,440	0.87%	1.40%	181.59%	6.70%	0.60%
Asset Group C - \$501 million to \$1 billion in total assets							
Neighbors Credit Union	\$544,239	\$7,258	1.76%	0.94%	53.62%	11.35%	1.33%
River Region Community Credit Union	\$741,275	\$3,716	0.69%	0.53%	77.42%	4.99%	0.50%
Average of Asset Group C	\$642,757	\$5,487	1.23%	0.74%	65.52%	8.17%	0.92%
Asset Group D - Over \$1 billion in total assets							
Vantage Credit Union	\$1,107,629	\$4,108	0.52%	0.95%	182.86%	4.92%	0.37%
Together Credit Union	\$2,612,533	\$11,765	0.59%	0.80%	136.72%	5.07%	0.45%
First Community Credit Union	\$4,735,523	\$12,505	0.39%	1.10%	281.02%	4.69%	0.26%
Average of Asset Group D	\$2,818,562	\$9,459	0.50%	0.95%	200.20%	4.89%	0.36%

Source: SNL Financial

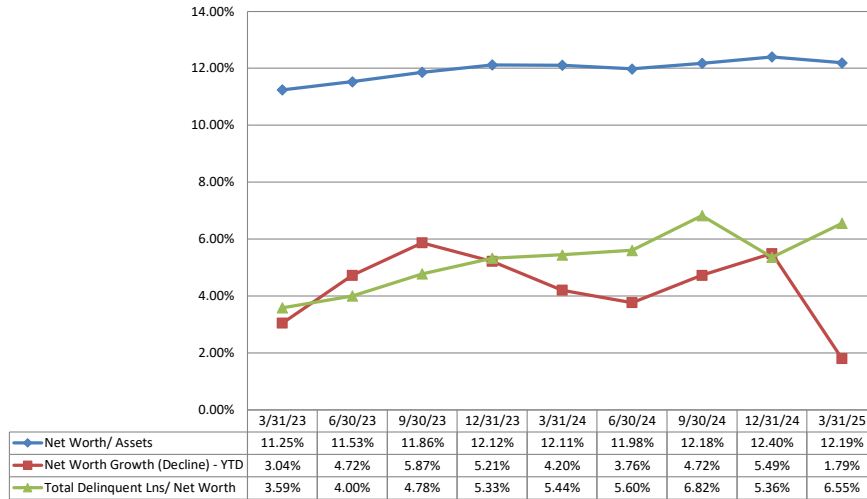
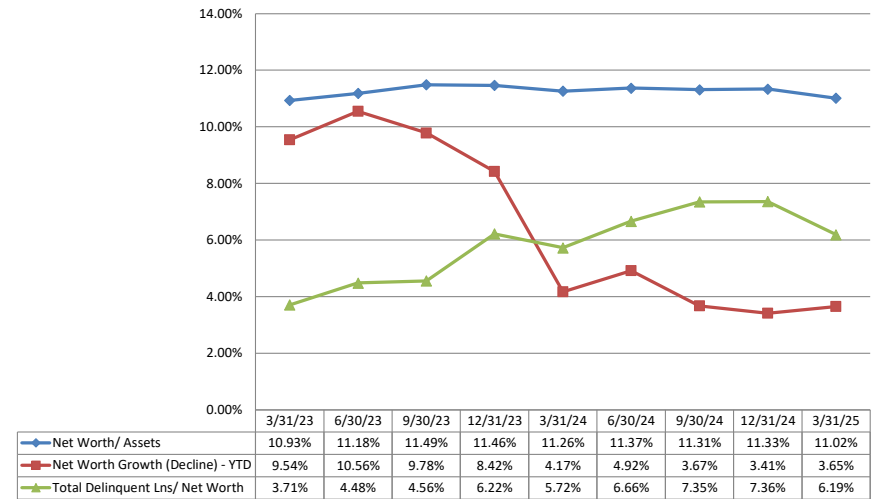
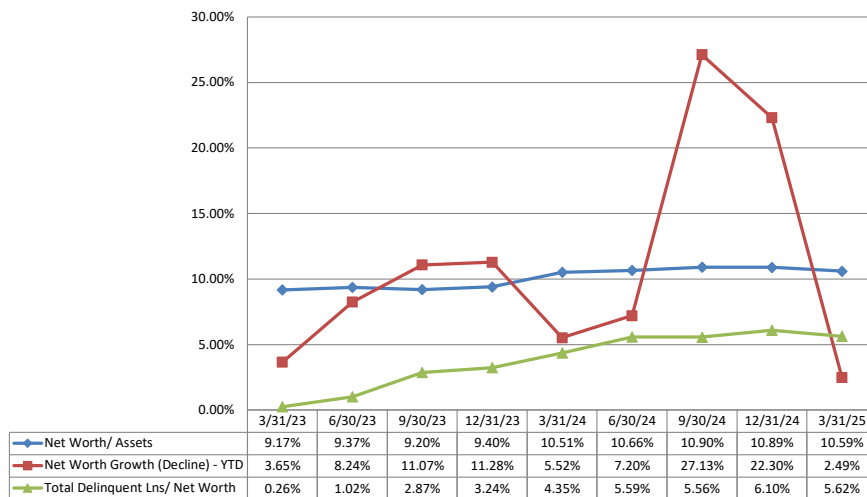
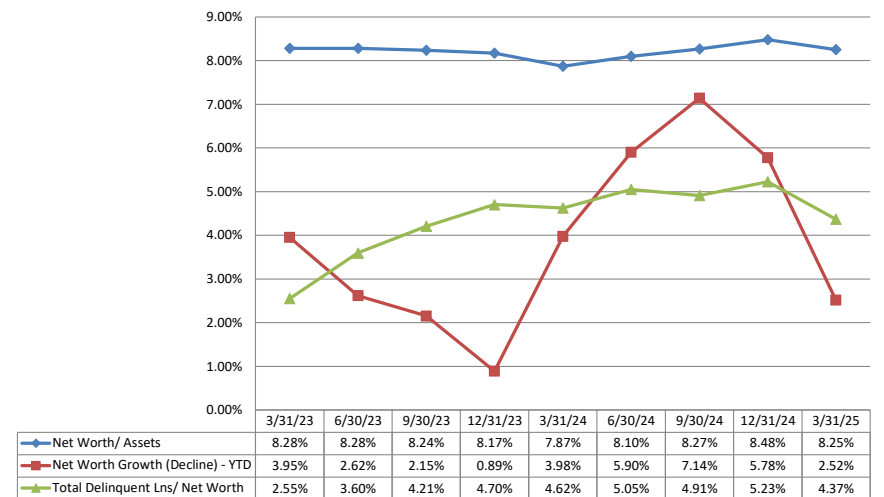
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Net Worth

## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

Source: SNL Financial

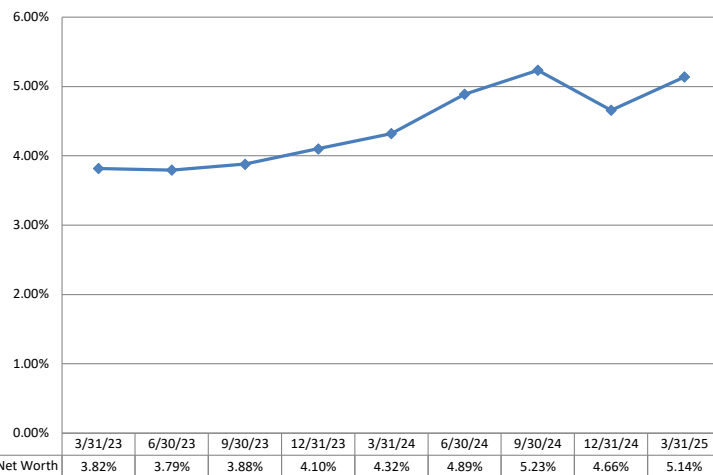
Note: Report includes only bank-level data.

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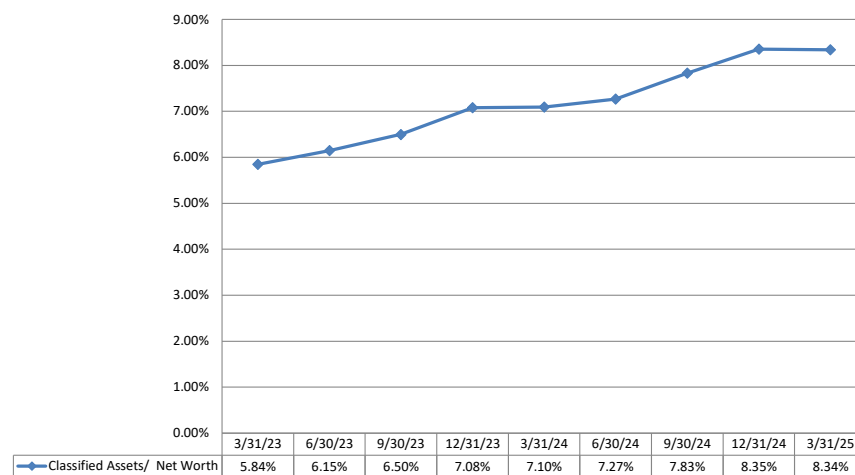
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

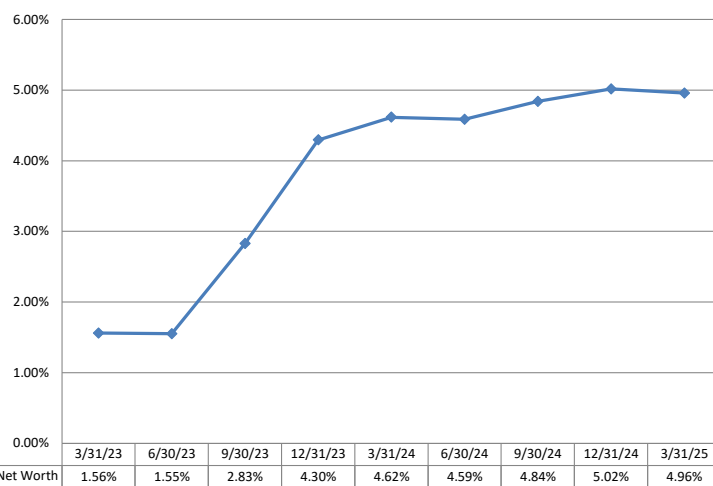
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



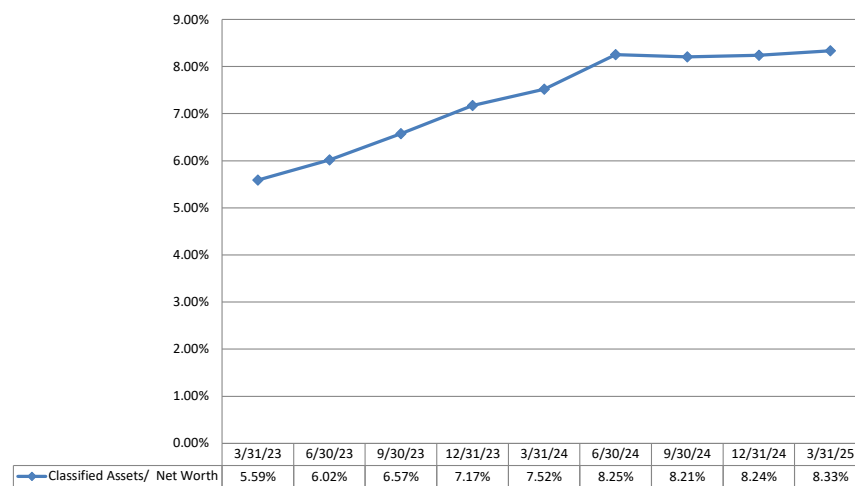
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D - Over \$1 billion in Total Assets**  
As of Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>						
West Side Baptist Church Federal Credit Union	\$371	\$53	14.29%	15.69%	0.00%	0.00%
Atlas Credit Union	\$381	\$70	18.37%	(31.58%)	0.00%	2.86%
Bluescope Employees' Credit Union	\$1,250	\$147	11.76%	2.74%	1.36%	8.84%
Co-Lib Credit Union	\$1,270	\$179	14.09%	16.28%	4.47%	3.35%
St. Augustine Credit Union	\$1,520	\$206	13.55%	7.92%	0.00%	0.49%
Northeast Regional Credit Union	\$1,784	\$230	12.89%	3.51%	0.00%	0.87%
Bothwell Hospital Employees Credit Union	\$1,868	\$168	8.99%	(13.79%)	41.07%	7.74%
WeDevelopment Federal Credit Union	\$2,967	\$269	9.07%	(174.42%)	86.25%	61.71%
J.C. Federal Employees Credit Union	\$3,102	\$675	21.76%	0.00%	8.74%	2.81%
Our Lady of Snows Credit Union	\$4,168	\$636	15.26%	12.32%	0.00%	0.00%
Dexter Public School Credit Union	\$5,096	\$642	12.60%	3.14%	0.00%	0.78%
Sikeston Public Schools Credit Union	\$5,322	\$932	17.51%	4.78%	1.93%	2.25%
Fedco Credit Union	\$6,626	\$729	11.00%	0.55%	0.00%	0.14%
KC Unidos Federal Credit Union	\$7,614	\$2,387	31.35%	3.21%	1.42%	4.99%
Southeast Missouri Community Credit Union	\$7,769	\$564	7.26%	(30.77%)	10.99%	10.46%
Lovers Lane Credit Union	\$7,887	\$1,070	13.57%	(18.54%)	40.56%	13.46%
Community First Credit Union	\$8,396	\$861	10.25%	3.75%	2.56%	9.87%
Saint Joseph Teachers' Credit Union	\$8,783	\$854	9.72%	11.57%	1.05%	1.41%
Missouri Baptist Credit Union	\$9,290	\$664	7.15%	16.30%	5.72%	4.97%
South Central Missouri Credit Union	\$9,488	\$1,439	15.17%	1.96%	3.82%	1.11%
Northwest Missouri Regional Credit Union	\$10,929	\$1,264	11.57%	9.39%	1.03%	6.09%
K.C. Area Credit Union	\$11,535	\$1,876	16.26%	3.88%	0.59%	3.41%
Burlington Northtown Community Credit Union	\$14,740	\$3,078	20.88%	7.68%	1.88%	1.49%
Patriot Credit Union	\$15,126	\$1,256	8.30%	8.46%	7.72%	6.05%
Academic Employees Credit Union	\$15,927	\$1,078	6.77%	23.99%	1.11%	1.76%
Independence Teachers Credit Union	\$16,112	\$2,354	14.61%	9.75%	1.06%	1.87%
Catholic Family Credit Union	\$16,193	\$1,461	9.02%	4.43%	17.93%	5.48%
Division #6 Highway Credit Union	\$16,326	\$2,605	15.96%	6.24%	0.04%	0.69%
Stationery Credit Union	\$17,178	\$2,259	13.15%	8.31%	2.30%	1.51%
St. Louis Newspaper Carriers Credit Union	\$19,430	\$1,362	7.01%	(7.78%)	1.54%	0.37%
Cape Regional Credit Union	\$19,541	\$1,473	7.54%	7.47%	0.75%	2.24%
United Labor Credit Union	\$19,972	\$1,479	7.41%	3.82%	13.86%	9.87%
Summit Ridge Credit Union	\$20,206	\$1,626	8.05%	3.22%	15.50%	5.04%
St. Louis Policemens Credit Union	\$21,266	\$3,632	17.08%	0.00%	2.20%	2.37%
Leadco Community Credit Union	\$23,405	\$2,445	10.45%	(1.79%)	0.49%	2.37%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Highway Crossroads Credit Union	\$24,624	\$3,698	15.02%	6.26%	5.30%	6.03%
Legacy Credit Union	\$25,226	\$4,033	15.99%	7.99%	4.24%	2.78%
County Credit Union	\$25,587	\$2,982	11.65%	(3.72%)	7.65%	8.35%
Desoto Mo Pac Credit Union	\$25,890	\$2,779	10.73%	6.14%	1.87%	3.31%
Highway Alliance Credit Union	\$27,878	\$3,080	11.05%	8.08%	0.16%	1.92%
District One Highway Credit Union	\$30,518	\$5,262	17.24%	4.85%	0.00%	0.23%
Columbia Credit Union	\$30,784	\$3,158	10.26%	1.40%	0.70%	0.54%
Show-Me Credit Union	\$34,860	\$5,197	14.91%	14.27%	3.77%	3.12%
Lutheran Federal Credit Union	\$35,197	\$2,985	8.48%	(9.17%)	0.03%	1.41%
Shelter Insurance Federal Credit Union	\$38,792	\$5,187	13.37%	8.75%	0.96%	2.22%
Holy Rosary Credit Union	\$44,393	\$4,939	11.13%	2.04%	17.25%	23.41%
Kansas City Credit Union	\$46,056	\$3,329	7.23%	(0.72%)	75.16%	21.33%
Central Communications Credit Union	\$47,108	\$3,194	6.78%	(13.55%)	1.50%	2.38%
Joplin Metro Credit Union	\$51,463	\$8,611	16.73%	11.22%	2.42%	2.40%
Horizon Credit Union	\$59,327	\$6,456	10.88%	5.27%	5.61%	3.58%
City Credit Union	\$59,527	\$7,176	12.06%	16.97%	6.58%	8.93%
Raytown-Lee's Summit Community Credit Union	\$59,632	\$4,847	8.13%	4.59%	6.04%	5.65%
Foundation Credit Union	\$68,835	\$10,473	15.21%	1.30%	1.37%	1.85%
Members 1st Credit Union	\$69,392	\$6,613	9.53%	11.32%	0.24%	1.01%
Health Care Family Credit Union	\$75,863	\$11,152	14.70%	4.98%	3.77%	3.34%
Educational Community Credit Union	\$76,318	\$6,827	8.95%	5.83%	5.74%	4.54%
Missouri Central Credit Union	\$78,740	\$8,484	10.77%	8.38%	3.41%	14.01%
CSD Credit Union	\$81,425	\$9,508	11.68%	7.06%	0.61%	1.49%
Mercy Credit Union	\$83,914	\$9,944	11.85%	15.50%	1.24%	1.91%
Volt Credit Union	\$84,662	\$7,645	9.03%	(9.75%)	2.72%	4.40%
Postal & Community Credit Union	\$84,983	\$8,093	9.52%	9.62%	2.20%	2.21%
Goetz Credit Union	\$88,272	\$12,815	14.52%	8.35%	2.35%	2.33%
Civic Central Credit Union	\$95,472	\$12,774	13.38%	7.30%	1.01%	1.61%
Riverways Federal Credit Union	\$109,422	\$9,225	8.43%	8.68%	6.79%	5.38%
First Missouri Credit Union	\$114,181	\$11,953	10.47%	3.51%	11.03%	6.76%

Source: SNL Financial

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>						
Ozark Federal Credit Union	\$114,636	\$12,624	11.01%	11.34%	3.81%	3.79%
Metro Credit Union	\$115,184	\$14,406	12.51%	8.85%	2.33%	5.14%
R-G Federal Credit Union	\$138,381	\$13,826	9.99%	10.21%	2.93%	5.97%
Central Missouri Community Credit Union	\$139,072	\$10,309	7.41%	2.62%	2.72%	4.07%
Century Credit Union	\$164,120	\$29,187	17.78%	8.78%	0.80%	3.45%
Conservation Employees Credit Union	\$173,574	\$16,239	9.36%	5.80%	0.35%	1.13%
Public Safety Credit Union	\$183,977	\$21,698	11.79%	7.42%	1.27%	4.51%
United Consumers Credit Union	\$209,889	\$23,161	11.03%	1.42%	4.30%	9.68%
Average of Asset Group A	\$46,165	\$5,286	12.19%	1.79%	6.55%	5.14%
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
United Credit Union	\$297,560	\$42,927	14.43%	6.52%	1.62%	7.45%
TelComm Credit Union	\$320,302	\$42,574	13.29%	1.86%	1.72%	2.07%
Great Plains Federal Credit Union	\$339,854	\$40,774	12.00%	(10.58%)	2.88%	10.56%
Missouri Electric Cooperative Employees Credit Union	\$343,848	\$38,985	11.34%	11.70%	0.33%	0.21%
Blucurrent Credit Union	\$364,211	\$38,286	10.51%	6.68%	2.39%	5.28%
Alltru Federal Credit Union	\$364,258	\$33,973	9.33%	0.94%	11.44%	21.32%
Alliance Credit Union	\$375,073	\$44,277	11.80%	6.66%	4.11%	7.87%
Infuze Credit Union	\$412,951	\$41,378	10.02%	10.54%	4.32%	9.77%
Arsenal Credit Union	\$424,543	\$32,488	7.65%	(0.01%)	17.02%	15.08%
St. Louis Community Credit Union	\$431,548	\$64,571	14.96%	0.32%	5.98%	9.65%
Assemblies of God Credit Union	\$440,099	\$37,743	8.58%	5.32%	9.81%	3.66%
West Community Credit Union	\$483,854	\$40,005	8.27%	3.87%	12.62%	7.15%
Average of Asset Group B	\$383,175	\$41,498	11.02%	3.65%	6.19%	8.34%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Neighbors Credit Union	\$544,239	\$66,675	12.25%	3.79%	10.89%	5.84%
River Region Community Credit Union	\$741,275	\$72,999	9.85%	10.00%	5.09%	3.94%
Average of Asset Group C	\$642,757	\$69,837	11.05%	6.90%	7.99%	4.89%
<b>Asset Group D - Over \$1 billion in total assets</b>						
Vantage Credit Union	\$1,107,629	\$82,915	7.49%	(1.50%)	4.95%	9.06%
Together Credit Union	\$2,612,533	\$242,924	9.30%	1.70%	4.84%	6.62%
First Community Credit Union	\$4,735,523	\$376,962	7.96%	7.35%	3.32%	9.32%
Average of Asset Group D	\$2,818,562	\$234,267	8.25%	2.52%	4.37%	8.33%

Source: SNL Financial

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# Definitions



<b>Total assets (\$000)</b>	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income (\$000)</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
<b>Total shares and deposits (\$000)</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Market growth rate (%)</b>	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Net worth growth (decline) - YTD (%)</b>	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.